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# **BENEFITS SURVEY PROGRAM**

## **INCIDENCE AND CHARACTERISTICS**

**JANUARY 1, 1990**



**PAY RESEARCH BUREAU**

Public Service Staff Relations Board  
CANADA





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## **THE PAY RESEARCH BUREAU**

### **Purpose**

The Pay Research Bureau, a component of the Public Service Staff Relations Board, is an impartial compensation research agency which was established by the federal government in 1957. The Bureau obtains information on rates of pay, employee earnings, conditions of employment and related practices prevailing both inside and outside the Public Service to meet the needs of the parties to collective bargaining in the Public Service of Canada or, in the case of occupational classes for which no bargaining agent is certified, as may be requested by the employer.

Important goals governing the Pay Research Bureau's activities include the provision of impartial, accurate and timely information while maintaining complete confidentiality of data contributed by our respondents.

### **Activities**

The Bureau collects and reports salary and related data on the majority of the occupational classes found in the Public Service. Most of these classes are included in the Bureau's Automated Compensation Data System where pay data are maintained in a bank of information from which Bureau reports are published. Two major reports, AUTOCODS-I and AUTOCODS-II, provide our clients with pay and related information twice a year. A large number of single occupational class reports are published once a year. In addition, an annual report on a variety of occupational classes in the health sector is issued in the fall.

The Bureau also collects and reports data on the incidence and characteristics of a wide variety of benefits and working conditions. The major benefits and working conditions survey covers three categories of employees (management/professional, office and non-office) and is conducted every two years. Periodically, the Bureau also conducts benefits surveys for specific occupational classes when the type and pattern of coverage is likely to differ from the norm because of peculiarities of the class involved.

While these pay and benefits surveys form the backbone of the Bureau's program, we do survey and publish reports on a variety of related topics. Some are special, one time only projects; others are done on a periodic basis. The Bureau also responds to requests for information from compensation specialists and other interested parties.

### **Distribution Policy**

Most Bureau reports and documents have restrictions on their distribution because of our commitment to survey respondents regarding the confidential reporting of survey findings. In general, the Pay Research Bureau releases its reports to the appropriate officials of the government, the bargaining agents which represent federal government employees and the organizations participating in our surveys. Some reports issued by the Bureau, which are of a general or summary nature, are also made available to those associated with collective bargaining and compensation determination or research or others where such distribution is deemed to be in the public interest.

### **Enquiries**

For further information regarding the Pay Research Bureau and its activities, address inquiries to:

Pay Research Bureau  
P.O. Box 1525, Station "B"  
Ottawa, Ontario K1P 5V2

Tel: (613) 990-1660

## BENEFITS SURVEY PROGRAM

### FOREWORD

This report is published in order to make the findings of our Benefits Survey Program more widely available to compensation professionals. It is designed to provide improved accessibility to the results of Bureau studies and should assist in reducing the number of surveys conducted.

This report which replaces the former "Employee Benefits and Working Conditions, Canada, Prevalence and Characteristics Highlights" report presents survey findings on selected Benefits and Working Conditions as of January 1, 1990.

The Bureau appreciates the importance of the voluntary contribution made by organizations that participate in our survey and research studies. Their co-operation is based on our commitment to treat all information provided by each organization as strictly confidential. We assume full responsibility for the quality and accuracy of the contents.

The use of this report is not restricted and it may be circulated freely within organizations. Contents may be quoted with the source identified.

The report was prepared by M. Pesant under the direction of J. MacMillan. The assistance of other Bureau staff who contributed to the survey and the publication of this report is appreciated.

September 1990

Joseph T. Cunningham,  
Executive Director.





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## BENEFITS SURVEY PROGRAM

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## BENEFITS SURVEY PROGRAM

### Part I

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#### Survey Methods and Sources



## BENEFITS SURVEY PROGRAM

### PART I: SURVEY METHODS AND SOURCES

The purpose of this report is to present information on current practices in the area of employee benefits and working conditions. Data used to produce this report were obtained during the 1990 Benefits and Working Conditions Survey.

#### Benefits Survey Program

The Benefits survey program collects and reports information on current practices in the area of benefits and working conditions in Canada. The purpose of the survey is to provide the employers and bargaining agents in the federal Public Service with background information for the determination of benefits and working conditions. Survey reports present narrative and statistical information on the incidence and characteristics of benefits and working conditions, based on samples from industry and selected municipal governments. The ten provincial governments are surveyed as a separate "Universe". The effective date of the survey is January 1, 1990.

Survey reports contain information on benefits and working conditions for Management/Professional, Office and Non-Office employees. As well information is presented separately on benefits provided to continuing part-time employees. Two main reports are published, one based on the industrial sample and the other based on provincial governments and the municipal governments sample.

This report presents the incidence and characteristics for selected benefits and working conditions contained in the 1990 industrial sector survey findings. Narrative introductions define the scope of each benefit or working condition, and tabular data are presented for more detailed study.

#### Planning and Preparation for the Survey

Members of the Advisory Committee on Pay Research, representing the employers and certified bargaining agents of the Public Service of Canada, participate in the development of the survey program at the planning phase. Consultation includes identification of the survey requirements and discussion regarding survey methodology and the content of questionnaires. The Pay Research Bureau appreciates their co-operation and contribution.

Establishments participating in the survey are contacted approximately two months prior to the field visits. Survey questionnaires are sent to them two to three weeks in advance of the scheduled interviews to enable them to become familiar with the contents.

Before beginning the field work, a two-week briefing session is held to review the benefits plans and working conditions to be surveyed. Anticipated problems relating to survey content and methodology are discussed.



## Collection of Data

Field survey work starts in Toronto and after several days of visits, officers meet to discuss problems encountered and to develop consistent approaches for these situations. Subsequently, officers travel across the country, working individually but maintaining contact with the Bureau for co-ordination of interviews and to ensure that technical difficulties are resolved in a consistent manner.

Survey questionnaires are completed during on-site personal interviews. The Bureau's exception reporting system permits the use of pre-coded questionnaires, requiring only the updating of data from the previous survey and the collection of data for new or revised questions.

## Survey Sample

The original sample used for this survey was developed in 1966 by Statistics Canada using Labour Canada's 1966 Wage Rate Survey as its basis. A method was also provided for the replacement of establishments deleted from the survey in future years using a stand-by list of establishments selected from Statistics Canada's business register.

Until 1976, the sample remained essentially unchanged except for substitutions made using the methodology mentioned above. By 1976 Statistics Canada had changed its business register so that the original replacement methodology was no longer viable.

Sample reviews were conducted prior to the 1978 and 1980 surveys with the objective of maintaining a sample reflective of the industrial and geographic distribution of employment in Canada. At that time, the Bureau contacted employers who had expressed a willingness to participate in the survey. In 1980 a back-up list of establishments was developed to provide for future substitutions to the sample. This list has been kept up-to-date and has been used as required prior to each biennial survey. This has permitted the sample to remain reasonably reflective of the Canadian industrial mosaic.

This survey is conducted on an establishment basis. An establishment is defined as: an entire organization, a single operating unit or part of an organization, or a group of units located in a specific geographic area. Each establishment is clearly identifiable and survey information collected is based on the benefits and working conditions that apply specifically to employees located in the establishment surveyed.

Establishments are selected on the basis of geographic and industrial representativity. However, the ability of a company to provide data on the establishment identified is also a consideration.

The industrial sector sample currently contains 156 establishments representing seven industrial sectors. A second sample representing the public administration sector includes 14 selected municipal governments, as well as the ten provincial governments which are surveyed as a separate "universe". For this latter sample, the entire municipal or provincial administration is considered to be an establishment.

### Editing, Analysis and Presentation of Survey Data

Completed questionnaires are visually edited by the officers responsible for the analysis of various sections of the survey. Following the visual edit data are input to the database and a series of computer edits are produced. Accuracy of the returns is assured by comparison with returns from previous surveys. Apparent anomalies or discrepancies are discussed with the officer who completed the questionnaire or with the contact in the establishment surveyed, and are checked against benefit plan literature or collective agreements obtained at the interview.

At this stage report tables are produced and thoroughly analyzed both by responsible officer and an automated edit process. Concurrently the narrative portion of the report is written to explain the benefits and to provide guidance in the use of individual tables. Data grouped under "OTHER" or "VARIABLE" are explained in the narrative by way of explanatory notes.

Report tables consist of two parts: Incidence and Characteristics. For each employment category two columns of data are shown. The "establishment" column refers to the establishments surveyed. The "employees" column refers to the total number of employees in each category for the establishments surveyed; it does not represent the actual number of employees receiving a benefit.

The information presented in the Incidence section is based on the total sample of establishments and employees. An establishment is considered to have a benefit plan or working condition if it is available or applicable to any of the employees within a category. Eligibility is the criterion and not participation. Therefore, if any employee is capable of qualifying for a benefit or is subject to a working condition, a positive incidence is recorded. Where several plans or working conditions apply to different groups of employees within the same category, the plan or condition applying to the greatest number of employees is the one accepted.

Characteristics information is presented in one of two ways. Normally, characteristics data represent only those establishments answering the incidence question in a positive manner. However, certain characteristics data reflect percentages which are based not on the original prevalence but on the incidence of a particular characteristic. This format reduces the use of "not applicable" headings throughout the tables. Whenever these "sub-incidence" calculations occur, they are carefully footnoted. An illustration follows:

EXAMPLE

FORMAL PAID SICK LEAVE PLANS

<u>Incidence-Percentage</u>	<u>Management/Professional % of Establishments</u>
Plan Provided	67.5
Plan Not Provided	32.5
Total Per cent	100.0

Characteristics

III Type of Leave Credits:

* - cumulative	20.0
** - non-cumulative	80.0
Total Per cent	100.0

+ 1. Cumulative Leave:

A. Type of Accumulation:

- uniform	85.0
- variable	15.0
Total Per cent	100.0

++ 2. Non-Cumulative Leave:

A. Basis of Entitlement:

- per year	15.9
- per illness	84.1
Total Per cent	100.0

- + Percentages in this characteristic are based on the incidence found in the preceding line(s) bearing an \*.
- ++ Percentages in this characteristic are based on the incidence found in the preceding line(s) bearing a \*\*.

Thus 1. Cumulative Leave is based on the 20% shown in III Type of Leave Credits, and 2. Non-Cumulative Leave is based on the 80% shown in III. In neither case do they reflect the percentages shown in Incidence-Percentage. When an \* appears more than once in the same characteristic, the percentages in the following portion of the table are based on the cumulative total of characteristics shown with an asterisk.

For the benefits and working conditions presented in this report, only the major characteristics are included, therefore, percentages do not add to 100%.



The format of this report differs from the main Benefits and Working Conditions report in that it provides information on a narrower range of topics. From the total of 41 benefits and working conditions contained in the main report, 20 are presented in this report. Those not reported on are as follows:

- Group Life Insurance Plan
- Survivors Income Benefits
- Provincial Health Care
- Sickness Indemnity Plans
- Combined Formal Paid Sick Leave and Sickness Indemnity Plans
- Money Purchase Pension Plans
- Supplementary Pension/Retirement Savings Plan
- Educational Leave Plans
- Call-Back Pay
- Stand-By Pay
- Reporting Pay
- Pay for Regularly Scheduled Weekend Work
- Acting Pay
- Severance Pay and Retirement Allowance
- Facilities for Disabled Employees
- Parking Facilities
- Commuting Assistance
- Day Care
- Membership Fees
- Safety Boots/Shoes
- Employee Assistance Programs

The above mentioned information is available upon request.

#### Definitions of Terms

The following definitions are provided to assist users of this report.

**Industry:** A group of establishments, i.e. companies or operating units engaged in the same or similar type of economic activity. E.g. Mining, Manufacturing, Trade, Transportation, Finance, Service and Public Administration.

**Establishment:** An entire organization, a single operating unit or part of an organization or a group of units located in a specific geographical area. Each establishment is clearly identifiable and survey information provided is based on benefits and working conditions that apply specifically to employees located in the surveyed establishment.

**Executives:** Officers typically reporting to the presidential level and higher and responsible for the planning, development and implementation of organizational policies. THESE POSITIONS ARE EXCLUDED FROM THIS SURVEY.

Management Employees: Employees below the executive level responsible for the conduct and control of the activities of the organization and engaged in the direction and motivation of its employees.

Professional Employees: Individual employees whose work is predominantly non-routine, requires discretion and judgement and is based on the application of a comprehensive body of knowledge such as actuarial science, architecture, biology, chemistry, education, law, medicine, or nursing.

Office Employees: Clerical, stenographic, technical and other general office workers and non-office supervisors above the level of working foremen.

Non-Office Employees: Usually wage earners or hourly paid staff, including production, maintenance, warehouse, shipping, delivery staff, routemen and working foremen.

#### Survey Participation

Of the 156 establishments contained in the industrial sector sample, a total of 138 participated in the current survey. However, since all establishments do not necessarily report for all three employment categories, the total number of establishments and employees reported for each employment category is as follows:

	<u>Management/Professional</u>	<u>Office</u>	<u>Non-Office</u>
Number of Establishments	138	138	126
Number of Employees	74,208	74,454	99,117

BENEFITS SURVEY PROGRAM

Part II

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Survey Findings





## LIFE INSURANCE AND RELATED PLANS

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- SECTION 1: GROUP LIFE INSURANCE PLANS
- SECTION 2: ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLANS
- SECTION 3: BUSINESS TRAVEL ACCIDENT INSURANCE PLANS





1. GROUP LIFE INSURANCE PLANS

Group Life Insurance plans provide life insurance coverage of a predetermined amount that is payable to the employee's beneficiary or estate in the event of the employee's death. Dependents' Life Insurance and Post-Retirement Life Insurance may also be offered under Group Life Plans. In addition, plans may also provide the employee with the choice of supplementing the amount of insurance coverage under the basic plan or taking the option of a separate supplementary plan.

In the event of permanent disability, the premiums under the group life insurance plans are often waived and the insurance coverage remains in effect. Alternatively, the policy amount or another amount may be paid as a lump sum or in instalments. Such provisions are distinct from any coverage under the Accidental Death and Dismemberment Plan or the Long-Term Disability Plan.

Table 1 presents the Characteristics of the group life insurance plans under the following headings:

- I Basic plan
- II Disability coverage
- III Supplementary group life insurance
- IV Dependents' life insurance
- V Post-retirement life insurance

EXPLANATORY NOTES

- IV-3 A total of 25 establishments reported a "VARIABLE AMOUNT", 25 in the Management/Professional category, 20 in the Office category and 17 in the Non-Office category. The following table shows 16 of these 25 have unit purchase plans with a maximum value:

NUMBER OF ESTABLISHMENTS	EMPLOYEE CATEGORY	UNIT VALUE	MAXIMUM COVERAGE
1	- Management/ Professional - Office - Non-Office	\$10,000	\$300,000
2	- Management/Professional - Office - Non-Office	\$10,000	\$100,000
2	- Management/Professional - Office - Non-Office	\$5,000	\$30,000
1	- Management/Professional - Office - Non-Office	\$5,000	\$35,000
2	- Management/Professional - Office - Non-Office	\$10,000	\$50,000
2	- Management/Professional	\$10,000	\$100,000
1	- Management/Professional	\$10,000	\$150,000
1	- Management/Professional - Office	\$10,000	\$150,000
1	- Management/Professional - Office - Non-Office	\$25,000	\$250,000
1	- Management/Professional	\$10,000	\$80,000
1	- Management/Professional - Office	\$5,000	\$500,000
1	- Management/Professional	\$10,000	\$250,000

Five establishments provide employees with the option to choose between defined coverage amounts. The table below illustrates these options:

NUMBER OF ESTABLISHMENTS	EMPLOYEE CATEGORY	CHOICE OF COVERAGE
1	- Management/Professional - Office - Non-Office	- \$1,000, \$2,000 or \$3,000
3	- Management/Professional - Office - Non-Office	- \$5,000 or \$10,000
1	- Management/Professional - Office - Non-Office	- \$10,000 or \$15,000

The four remaining establishments reporting under "VARIABLE AMOUNT" are as follows: One reports a choice of unit purchase coverage to \$300,000 in units of \$10,000 or \$5,000 for the three categories. A second establishment reports a range of coverage from \$5,000 for a spouse and \$1,000 for a child to \$100,000 for a spouse and \$20,000 for a child which applies to all categories. The third establishment provides Management/Professional and Office employees with unit purchase coverage up to 50% of basic and supplementary life insurance in units of \$10,000. A fourth establishment provides the three categories with \$10,000 coverage or a choice of 1/2, 1 1/2, or 2 times salary to a maximum of \$135,000.



IV-4 Twenty establishments described their coverage for dependent children as a "VARIABLE AMOUNT". The coverage formulae vary as follows:

NUMBER OF ESTABLISHMENTS	EMPLOYEE CATEGORY	COVERAGE PER DEPENDENT CHILD
1	- Management/Professional - Office - Non-Office	- Units of \$2,500 to a maximum of \$17,500
1	- Management/Professional - Office - Non-Office	- Units of \$10,000 to a maximum of \$20,000
2	- Management/Professional - Office - Non-Office	- Units of \$1,000 to a maximum of \$6,000
1	- Management/Professional	- Units of \$10,000 to a maximum of \$100,000
1	- Management/Professional - Office - Non-Office	- Units of \$1,500 to a maximum of \$7,500
1	- Management/Professional - Office - Non-Office	- Units of \$2,000 to a maximum of \$10,000
1	- Management/Professional - Office - Non-Office	- Choice of \$2,000, \$4,000 \$4,500 or \$5,000 per child
1	- Non-Office	- Graduated plan based on the age of the child, ranging from \$100 to \$500
1	- Management/Professional - Office - Non-Office	- Choice of \$1,000, \$1,500 or \$2,000 per child
1	- Management/Professional - Office - Non-Office	- Choice of \$2,000 or \$5,000 per child
1	- Management/Professional - Office - Non-Office	- Choice of \$1,000 or \$2,000

NUMBER OF ESTABLISHMENTS	EMPLOYEE CATEGORY	COVERAGE PER DEPENDENT CHILD
1	- Management/Professional - Office - Non-Office	- Choice of \$2,000 or \$3,000 per child
1	- Management/Professional - Office - Non-Office	- Choice of \$5,000 or \$10,000 per child
1	- Management/Professional - Office - Non-Office	- Choice of \$2,500 or \$5,000 depending on spousal coverage
1	- Management/Professional - Office - Non-Office	- Units of \$1,000 to a maximum of \$15,000
1	- Management/Professional - Office - Non-Office	- Units of \$1,000 to a maximum of \$5,000
1	- Management/Professional - Office - Non-Office	- \$5,000 for each \$25,000 of spousal coverage
1	- Management/Professional - Office - Non-Office	- Units of \$2,000 to a maximum of \$16,000
1	- Management/Professional - Office - Non-Office	- Units of \$2,000 to a maximum of \$20,000

TABLE 1  
INCIDENCE AND CHARACTERISTICS  
CANADA  
GROUP LIFE INSURANCE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	96.4	97.6	95.0	95.4	93.6	95.5
PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	3.6	2.4	3.6	3.7	1.6	3.4
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLANS	.0	0	1.4	.9	4.8	4.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

CHARACTERISTICS OF PLANS PROVIDED

I BASIC PLAN:

1. EMPLOYEES ELIGIBLE FOR COVERAGE: -ALL EMPLOYEES	100.0	100.0	100.0	100.0	100.0	100.0
2. PARTICIPATION OF ELIGIBLE EMPLOYEES: -COMPULSORY	94.2	96.2	93.4	96.9	92.5	94.8
-VOLUNTARY	5.8	3.8	6.6	3.1	7.5	5.2
3. EMPLOYER'S CONTRIBUTION: -COMPULSORY PLAN:						
-50%	9.4	11.7	9.6	15.8	10.0	10.1
-100%	66.2	61.7	63.3	58.8	60.1	49.5
-NO CONTRIBUTION	1.4	.7	2.2	1.0	1.7	.4
-VOLUNTARY PLAN:						
-50% TO 67%	3.6	3.4	4.4	2.5	4.2	1.0
4. FORMULA FOR COVERAGE: * -UNIFORM AMOUNT	6.5	2.8	8.8	7.7	27.5	23.3
** -PERCENTAGE OF SALARY	80.6	72.2	78.7	78.7	58.4	55.0
+ 5. DETAILS - UNIFORM AMOUNT						
-\$2000 TO \$3300	11.1	27.3	8.3	6.6	9.1	7.3
-\$5000 TO \$6400	11.1	8.9	16.7	33.0	9.1	8.0
-\$10000 TO \$12000	11.1	23.8	8.3	14.8	12.1	3.4
-\$20000	33.4	31.8	25.1	13.0	18.2	24.4
++ 6. DETAILS - PERCENTAGE OF SALARY						
-100%	31.5	33.6	32.7	49.7	28.6	22.5
-200%	40.6	25.3	41.3	20.8	41.5	26.6

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " + " "

++ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " ++ " "



TABLE 1  
INCIDENCE AND CHARACTERISTICS  
CANADA  
GROUP LIFE INSURANCE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
II DISABILITY COVERAGE						
1. COVERAGE FORMULA:						
-PREMIUM WAIVED	63.0	50.7	62.6	47.6	61.7	55.3
-COVERAGE CONTINUES, EMPLOYER PAYS 100% OF PREMIUM	16.7	25.6	15.4	27.4	15.0	22.2
-NO DISABILITY PROVISION UNDER BASIC GROUP LIFE	13.8	13.9	13.2	11.1	10.0	5.0
III SUPPLEMENTARY GROUP LIFE INSURANCE:						
1. SUPPLEMENTARY INSURANCE:						
* -PROVIDED	64.5	74.6	58.8	64.6	45.0	36.7
* -PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	3.6	2.4	3.7	3.7	1.7	.3
-NOT PROVIDED	31.9	23.0	37.5	31.7	53.3	63.0
+ 2. EMPLOYER'S CONTRIBUTION:						
-VARIABLE PERCENTAGE	6.4	4.9	7.1	8.0	8.9	5.6
-NO CONTRIBUTION	80.9	78.7	79.8	72.3	76.7	79.6
+ 3. COVERAGE FORMULA:						
-PERCENTAGE OF SALARY	59.4	58.1	59.9	61.5	53.5	41.0
-UNIT PURCHASE	27.7	33.5	29.4	33.6	32.1	50.9
+ 4. DETAILS - PERCENTAGE OF SALARY:						
-100%	3.2	.8	3.5	1.1	3.6	1.6
-200%	4.3	1.1	4.7	1.3	.0	.0
-CHOICE OF PERCENTAGES:						
-MINIMUM 100%, MAXIMUM 200%	16.0	9.2	17.6	17.8	14.3	7.8
-MINIMUM 100%, MAXIMUM 300%	13.8	23.9	12.9	16.8	16.1	17.1
-N/A, NOT A PERCENTAGE OF SALARY	40.2	42.0	39.9	38.3	46.2	59.0
IV DEPENDANTS' LIFE INSURANCE:						
1. INSURANCE AVAILABLE:						
* -UNDER THE BASIC PLAN	12.3	9.8	11.0	9.4	11.7	9.6
* -AS AN OPTIONAL SUPPLEMENT	42.0	54.7	39.0	48.7	33.3	29.3
-NO DEPENDANTS' LIFE INSURANCE	45.7	35.5	50.0	41.9	55.0	61.1
+ 2. EMPLOYER'S CONTRIBUTION:						
-100%	12.0	2.7	10.3	5.5	16.7	8.2
-NO CONTRIBUTION	70.7	84.8	72.1	80.4	68.4	84.9
+ 3. COVERAGE FORMULA FOR A SPOUSE:						
-\$5000	21.3	10.1	20.6	19.9	16.7	9.2
-VARIABLE AMOUNT	33.5	32.4	29.4	37.3	31.2	36.4
-\$10000 TO \$300000	16.0	27.4	17.6	13.6	14.8	15.8

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

TABLE 1  
INCIDENCE AND CHARACTERISTICS  
CANADA  
GROUP LIFE INSURANCE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 4. COVERAGE FORMULA PER DEPENDENT CHILD:						
- \$2000	16.0	14.6	17.6	25.2	14.8	11.4
- \$2500	9.3	1.7	7.4	1.0	5.6	4.0
- \$5000	13.3	23.9	13.2	11.3	11.1	17.7
- VARIABLE AMOUNT	25.5	29.6	26.3	26.8	34.9	42.1
- N/A, NO COVERAGE FOR DEPENDENT CHILDREN	13.3	9.8	11.8	5.8	9.3	7.9
V POST RETIREMENT LIFE INSURANCE:						
1. POST RETIREMENT COVERAGE PROVIDED:						
* - YES	75.3	73.4	74.3	72.7	72.5	79.7
* - YES, BUT ONLY IN EARLY RETIREMENT SITUATIONS	2.2	7.9	2.2	8.9	2.5	2.3
- NO	22.5	18.7	23.5	18.4	25.0	18.0
2. EMPLOYER'S CONTRIBUTION:						
- FUNDED UNDER BASIC GROUP LIFE AS "PAID UP" INSURANCE	25.2	15.8	26.9	19.8	27.8	38.0
- 100%	64.6	60.6	61.6	46.5	60.0	53.9
+ 3. FORMULA FOR POST RETIREMENT COVERAGE:						
- FLAT DOLLAR AMOUNT:						
- \$1000 TO \$1700	3.7	1.3	3.8	3.5	5.6	2.7
- \$2000	3.7	1.0	3.8	1.3	7.8	2.7
- \$5000	11.2	7.2	8.7	4.7	12.2	14.3
- PERCENTAGE OF SALARY REDUCED ON ATTAINMENT OF SPECIFIED AGES	15.0	18.4	14.4	17.1	6.7	4.7
- COVERAGE DECREASES EACH YEAR UNTIL A MINIMUM AMOUNT IS ATTAINED OR UNTIL COVERAGE CEASES	21.8	13.6	17.2	11.5	17.8	10.3

+ - PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

## 2. ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Accidental death and dismemberment insurance plans provide 24-hour insurance coverage to employees in the event of accidental death or loss of limb or eyesight. The policy amount is paid to the employee's estate if the employee dies as a result of an accident, and a related percentage of the same amount is provided to the employee if the loss of limb resulted from an accident. Some plans offer employees the option of obtaining additional coverage under a supplementary plan.

Table 2 presents Characteristics under the following two headings:

- I Basic plan
- II Supplementary accidental death and dismemberment insurance

TABLE 2  
INCIDENCE AND CHARACTERISTICS  
CANADA  
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	77.6	62.3	72.5	65.3	65.8	71.0
PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	2.9	2.4	2.9	3.6	1.6	.3
YES, BUT INCLUDED IN THE PRINCIPAL SUM UNDER THE BASIC PLAN	1.4	.6	.7	.0	.8	.1
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLANS	.0	.0	.0	.0	.8	.4
PLAN NOT PROVIDED	18.1	34.7	23.9	31.1	31.0	28.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

CHARACTERISTICS OF PLAN PROVIDED

I BASIC PLAN:

1. EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	97.3	93.4	99.0	98.4	98.8	99.6
-SOME EMPLOYEES	2.7	6.6	1.0	1.6	1.2	.4
2. PARTICIPATION OF ELIGIBLE EMPLOYEES:						
-COMPULSORY	78.8	71.9	78.1	70.4	76.7	78.2
-VOLUNTARY	21.2	28.1	21.9	29.6	23.3	21.8
3. EMPLOYER'S CONTRIBUTION:						
-COMPULSORY PLAN:						
-100%	65.3	61.1	63.4	58.9	63.8	68.2
-VOLUNTARY PLAN:						
-NO CONTRIBUTION	15.9	22.1	16.2	26.4	18.6	16.7
4. FORMULA FOR COVERAGE IN THE EVENT OF ACCIDENTAL DEATH:						
* -UNIFORM AMOUNT	18.6	11.9	17.1	21.4	34.9	43.0
** -PERCENTAGE OF SALARY	61.1	58.2	61.8	45.1	39.5	35.5
-UNIT PURCHASE	15.0	25.7	14.3	28.8	17.4	16.5
+ 5. DETAILS - UNIFORM AMOUNT:						
-\$10000	14.3	14.8	16.7	28.0	10.0	27.9
-\$15000 TO \$18000	9.5	5.4	11.1	10.1	20.0	28.9
-\$20000 TO \$33000	28.6	41.3	38.8	26.7	43.4	24.9
-\$50000	9.5	7.8	16.7	15.8	.0	.0
-\$100000	33.3	26.7	16.7	19.4	10.0	8.3
** 6. DETAILS - PERCENTAGE OF SALARY:						
-100%	23.2	14.9	21.5	16.6	17.6	32.5
-200%	36.4	30.8	40.0	26.7	41.4	19.1
-EQUAL TO AMOUNT CHOSEN UNDER BASIC GROUP LIFE	8.7	14.8	9.2	18.9	14.7	20.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN \*\*\*

\*\* -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN \*\*\*



TABLE 2  
INCIDENCE AND CHARACTERISTICS  
CANADA  
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
7. PERCENTAGE OF ACCIDENTAL DEATH BENEFIT PAID IN THE EVENT OF THE LOSS OF ONE LIMB:						
-50%	31.9	18.3	34.3	20.1	37.2	37.7
-75%	61.9	74.2	58.9	64.5	56.9	57.2
II SUPPLEMENTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE:						
1. SUPPLEMENTARY INSURANCE:						
* -PROVIDED	33.6	41.5	31.4	40.5	22.1	32.9
* -PROVIDED UNDER A FLEXIBLE BENEFIT PACKAGE	2.7	2.0	2.9	1.4	2.3	.7
-NOT PROVIDED	63.7	56.5	65.7	58.1	75.6	66.4
+ 2. EMPLOYER'S CONTRIBUTION:						
-50%	7.3	2.6	5.6	6.4	9.5	4.3
-100%	4.9	8.1	5.6	16.6	9.5	35.1
-NO CONTRIBUTION	85.4	89.2	86.0	76.7	76.2	59.0
+ 3. MAXIMUM SUPPLEMENTARY COVERAGE AVAILABLE:						
-\$20000 TO \$120000	12.2	16.0	11.1	24.3	14.3	40.0
-\$200000	14.6	10.3	11.1	3.0	4.8	1
-\$240000 TO \$250000	22.0	19.1	25.0	22.5	28.5	13.6
-\$350000	12.2	22.2	11.1	13.3	14.3	13.4

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*" "



### 3. BUSINESS TRAVEL ACCIDENT INSURANCE PLANS

Business travel accident insurance plans provide additional life insurance coverage in the event of accidental death, injury or dismemberment of an employee while travelling on behalf of the employing organization.

The Characteristics of these insurance plans are compiled in Table 3 under the following headings:

- I Employees eligible for coverage
- II Employer's contribution
- III Coverage formula in the event of death
- IV Dismemberment and disability coverage

TABLE 3  
INCIDENCE AND CHARACTERISTICS  
CANADA  
BUSINESS TRAVEL ACCIDENT INSURANCE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	60.9	63.7	55.1	59.4	41.3	46.3
PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	.7	1.2	.7	.7	.8	.1
PLAN NOT PROVIDED	38.4	35.1	44.2	39.9	57.9	53.6
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	98.8	99.8	100.0	100.0	98.1	97.5
-SOME EMPLOYEES	1.2	.2	.0	.0	1.9	2.5
II EMPLOYER'S CONTRIBUTION:						
-100%	96.4	98.6	96.1	97.9	96.2	97.9
III COVERAGE FORMULA IN THE EVENT OF DEATH:						
-UNIFORM AMOUNT:						
-\$50000	10.6	6.9	10.4	12.2	9.4	13.7
-\$100000	12.9	23.6	14.3	13.9	20.7	25.8
-PERCENTAGE OF SALARY:						
-200%	11.8	4.1	13.0	8.6	13.2	6.8
-300%	13.8	7.9	15.5	16.9	11.3	3.7
-VARIES BY SALARY GRADE	9.4	10.0	9.1	6.8	9.4	3.8
IV DISMEMBERMENT AND DISABILITY COVERAGE:						
-BOTH DISMEMBERMENT AND DISABILITY COVERAGE	54.2	65.8	55.8	62.9	54.7	48.3
-DISMEMBERMENT COVERAGE ONLY	28.2	21.5	28.6	27.6	32.1	41.4
-NOT PROVIDED	17.6	12.7	15.6	9.5	13.2	10.3



## HEALTH INSURANCE PLANS

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SECTION 4: SUPPLEMENTARY HEALTH INSURANCE PLANS  
SECTION 5: DENTAL CARE PLANS



#### 4. SUPPLEMENTARY HEALTH INSURANCE PLANS

Supplementary health insurance plans provide coverage for health care costs that are not covered by the applicable provincial health care plans. In some instances, supplementary plans provide for the payment of any amount in excess of the maximum coverage for a particular benefit as stipulated by the provincial plans. In other instances, some plans may specify either maximum overall coverage or maximum coverage for specified services.

The Characteristics reported in Table 4 show:

- I Employees eligible for coverage
- II Nature of participation in plan
- III Major medical/surgical benefits
- IV Vision care coverage
- V Prescribed drug coverage
- VI Hospitalization (cost of private or semi-private room)
- VII Employer's contribution
- VIII Deductible amounts
- IX Co-insurance
- X Maximum coverage per individual
- XI Retired employees' supplementary health coverage
- XII Coverage for transportation and living costs incurred for treatment not available locally but available in province of residence

#### EXPLANATORY NOTES

III-6, 7, Note: for establishments in Ontario reporting under "COVERED BY  
8, 9 SUPPLEMENTARY AND PROVINCIAL PLANS" and "PROVINCIAL COVERAGE ONLY", the benefit is provided under the Ministry of Health's Assistive Devices Program that assists people who have long-term physical disabilities to get needed equipment and supplies.

A majority of establishments reporting under "COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS" and "COVERED UNDER SUPPLEMENTARY PLAN ONLY" indicated that associated devices for wheelchairs are not covered. However, when they are covered, usually they have to be prescribed by a doctor.

TABLE 4  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SUPPLEMENTARY HEALTH INSURANCE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	93.5	96.9	92.8	94.2	89.6	92.7
PROVIDED AS PART OF A FLEXIBLE BENEFITS PACKAGE	3.6	2.4	3.6	3.7	1.6	.3
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN	.0	.0	.7	.2	4.8	4.1
PLAN NOT PROVIDED	2.9	.7	2.9	1.9	4.0	2.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	64.3	71.2	58.6	56.6	51.4	33.3
-ALL EMPLOYEES WHO MEET THE SERVICE REQUIREMENTS OF:						
-3 MONTHS	20.1	17.1	23.3	27.6	27.8	40.9
II NATURE OF PARTICIPATION IN PLAN:						
-COMPULSORY	64.9	54.6	63.1	50.0	61.7	64.5
-COMPULSORY ONLY IF NOT COVERED BY SPOUSE'S PLAN	9.7	8.0	9.8	13.0	9.6	9.4
-VOLUNTARY	25.4	37.4	27.1	37.0	28.7	26.1
III MAJOR MEDICAL/SURGICAL BENEFITS:						
* -PROVIDED	99.3	99.9	98.5	99.8	95.7	98.7
-NOT PROVIDED	.7	.1	1.5	.2	4.3	1.3
BENEFIT COVERAGE:						
+ 1. PHYSIOTHERAPY:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	94.7	97.3	93.8	90.7	90.9	94.2
-COVERED BY SUPPLEMENTARY PLAN ONLY	3.0	2.0	3.1	2.5	3.6	1.4
+ 2. PRIVATE NURSING SERVICES:						
-COVERED BY SUPPLEMENTARY PLAN ONLY	99.2	97.3	99.2	99.4	97.3	98.0
+ 3. AMBULANCE SERVICES:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	40.6	46.3	40.5	46.1	39.1	46.8
-COVERED BY SUPPLEMENTARY PLAN ONLY	59.4	53.7	59.5	53.9	59.1	51.0
+ 4. ORTHOPAEDIC APPLIANCES:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	31.6	25.5	31.3	19.3	30.9	28.6
-COVERED BY SUPPLEMENTARY PLAN ONLY	63.1	68.6	63.3	66.7	61.8	64.6

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"



TABLE 4  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SUPPLEMENTARY HEALTH INSURANCE PLANS  
JANUARY 1, 1990

		MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
		PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+	5. MEDICALLY REQUIRED ORTHOPAEDIC FOOTWEAR:						
	** -COVERED BY SUPPLEMENTARY PLAN ONLY	74.4	79.5	75.6	74.8	75.5	71.0
	-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE	25.6	20.5	24.4	25.2	24.5	29.0
++	A. OFF-THE-SHELF ORTHOPAEDIC FOOTWEAR:						
	-COVERED	3.0	.8	4.0	1.2	2.4	2.2
	-COVERED IF MEDICALLY PRESCRIBED	28.3	10.9	25.3	16.9	25.3	49.3
	-NOT COVERED	68.7	88.3	70.7	81.9	72.3	48.5
+	6. WHEELCHAIRS:						
	** -COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	67.6	72.2	68.0	70.7	67.3	76.6
	** -COVERED BY SUPPLEMENTARY PLAN ONLY	21.8	21.3	22.1	21.8	21.8	13.7
++	A. COVERAGE FOR PURCHASE AND REPLACEMENT OF WHEELCHAIRS:						
	-PURCHASE ONLY	11.8	15.9	11.9	23.2	14.3	23.6
	-BOTH PURCHASE AND REPLACEMENT	30.3	36.1	30.6	35.5	29.5	34.2
	-RENTAL ONLY	27.7	21.2	27.1	19.0	26.5	13.8
+	7. ARTIFICIAL LIMBS:						
	-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	79.7	77.2	79.4	77.4	78.2	80.7
	-COVERED BY SUPPLEMENTARY PLAN ONLY	18.0	18.5	18.3	20.1	17.3	15.9
+	8. PROSTHETIC DEVICES (OTHER THAN ARTIFICIAL LIMBS):						
	-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	75.9	76.3	77.1	77.6	75.5	80.2
	-COVERED BY SUPPLEMENTARY PLAN ONLY	18.8	19.6	19.1	20.8	19.1	17.0
+	9. HEARING AIDS:						
	-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	44.4	47.0	44.3	41.7	46.3	52.7
	-COVERED BY SUPPLEMENTARY PLAN ONLY	16.5	15.3	16.0	14.2	15.5	14.4
	-PROVINCIAL COVERAGE ONLY	30.1	26.8	29.8	30.2	27.3	25.1
+	10. TREATMENTS PROVIDED OUTSIDE CANADA:						
	-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	97.7	97.9	97.7	94.3	95.5	87.7

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

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INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*\*\*"

TABLE 4  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SUPPLEMENTARY HEALTH INSURANCE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 11. CHIROPRACTIC TREATMENTS:						
-MAXIMUM AMOUNT PER YEAR UNDER SUPPLEMENTARY PLAN:						
- \$200 TO \$225	14.5	10.5	15.0	12.7	15.8	13.8
- \$300	9.0	13.2	9.2	8.0	9.1	5.5
- \$500	4.5	6.7	1.5	6.4	2.7	.8
-NO MAXIMUM	7.5	12.6	7.6	7.7	6.4	3.1
-PROVINCIAL COVERAGE ONLY	9.0	15.3	9.2	14.6	13.6	10.9
+ 12. PODIATRY:						
-MAXIMUM AMOUNT PER YEAR UNDER SUPPLEMENTARY PLAN:						
- \$200	9.0	5.1	9.2	5.2	9.1	10.0
- \$300	8.3	12.9	8.4	7.3	7.3	5.0
- \$500 TO \$525	4.5	4.2	2.3	7.0	2.7	.6
-NO MAXIMUM	6.8	10.2	7.6	7.4	7.3	5.0
-PROVINCIAL COVERAGE ONLY	10.3	19.7	11.2	18.9	15.7	19.4
+ 13. PSYCHOLOGY:						
-COVERED BY SUPPLEMENTARY PLAN ONLY:						
-MAXIMUM AMOUNT PER YEAR:						
- \$200	12.8	9.5	13.7	9.2	11.8	10.2
- \$300	10.5	4.7	10.7	7.2	10.0	5.5
-NO MAXIMUM	6.0	11.4	6.1	6.9	6.4	7.5
-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE	18.6	20.3	19.2	16.2	25.7	26.4
IV VISION CARE COVERAGE:						
1. OPTOMETRY						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS:						
-INCLUDED IN MAJOR MEDICAL/ SURGICAL BENEFITS	22.4	20.9	21.1	10.2	21.7	24.6
-PROVINCIAL COVERAGE ONLY	73.2	66.5	74.3	84.6	73.9	63.7
2. PRESCRIPTION EYEGLASSES:						
-COVERED BY SUPPLEMENTARY PLAN ONLY:						
-INCLUDED IN MAJOR MEDICAL/ SURGICAL BENEFITS	41.8	36.4	39.8	32.8	40.0	43.3
-UNDER SEPARATE VISION CARE PLAN	11.2	14.1	11.3	9.1	13.0	27.3
-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE	44.0	47.1	45.9	54.5	45.3	29.1

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " \* "

TABLE 4  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SUPPLEMENTARY HEALTH INSURANCE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
3. CONTACT LENSES:						
-COVERED BY SUPPLEMENTARY PLAN ONLY:						
-INCLUDED IN MAJOR MEDICAL/SURGICAL BENEFITS	41.8	36.2	39.8	33.1	39.1	41.9
-UNDER SEPARATE VISION CARE PLAN	11.2	14.1	11.3	9.1	13.0	27.3
-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE	44.0	47.3	45.9	54.2	46.2	30.5
V PRESCRIBED DRUG COVERAGE:						
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	12.7	9.5	12.8	12.7	13.0	9.6
-COVERED BY SUPPLEMENTARY PLAN ONLY	86.6	90.0	86.4	87.1	85.2	90.3
VI HOSPITALIZATION (COST OF PRIVATE OR SEMI-PRIVATE ROOM):						
-PROVIDED	98.5	98.4	98.5	98.3	97.4	93.4
VII EMPLOYER'S CONTRIBUTION:						
1. MAJOR MEDICAL/SURGICAL BENEFITS:						
-COMPULSORY PLAN:						
-FIXED PERCENTAGE:						
-100%	57.6	50.0	54.6	46.5	50.6	59.7
-VOLUNTARY PLAN:						
-FIXED PERCENTAGE:						
-50%	6.0	12.4	6.0	6.9	7.0	4.6
-95% TO 100%	9.0	5.1	8.3	6.7	7.8	7.7
2. VISION CARE:						
-COMPULSORY PLAN:						
-COSTS INCLUDED WITH MAJOR MEDICAL/SURGICAL BENEFITS:						
-FIXED PERCENTAGE:						
-100%	25.4	24.9	22.6	19.7	22.6	34.3
-COSTS NOT INCLUDED WITH MAJOR MEDICAL/SURGICAL BENEFITS:						
-FIXED PERCENTAGE:						
-100%	7.5	12.9	7.5	7.8	7.8	20.9
-VISION CARE NOT COVERED	40.4	41.1	41.8	50.6	40.8	24.7
3. PRESCRIBED DRUGS:						
-COMPULSORY PLAN:						
-COSTS INCLUDED WITH MAJOR MEDICAL/SURGICAL BENEFITS:						
-FIXED PERCENTAGE:						
-100%	50.4	45.5	46.9	40.8	41.8	47.6
-VOLUNTARY PLAN:						
-COSTS INCLUDED WITH MAJOR MEDICAL/SURGICAL BENEFITS:						
-FIXED PERCENTAGE:						
-100%	6.7	4.3	6.0	6.2	5.2	5.5

TABLE 4  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SUPPLEMENTARY HEALTH INSURANCE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
4. HOSPITALIZATION:						
-COMPULSORY PLAN:						
-COSTS INCLUDED WITH MAJOR MEDICAL/SURGICAL BENEFITS:						
-FIXED PERCENTAGE:						
-100%	48.9	42.5	44.7	36.4	41.1	44.5
-COSTS NOT INCLUDED WITH MAJOR MEDICAL/SURGICAL BENEFITS:						
-FIXED PERCENTAGE:						
-100%	7.5	5.4	9.0	6.6	10.4	9.7
-VOLUNTARY PLAN:						
-COSTS INCLUDED WITH MAJOR MEDICAL/SURGICAL BENEFITS:						
-FIXED PERCENTAGE:						
-100%	6.7	4.3	6.0	6.2	4.3	5.2
VIII DEDUCTIBLE AMOUNTS:						
1. MAJOR MEDICAL/SURGICAL BENEFITS:						
-PER FAMILY						
-\$25	25.4	30.9	25.6	35.7	27.9	30.5
-PER INDIVIDUAL AND PER FAMILY:						
-INDIVIDUAL/FAMILY:						
-\$10 \$20 TO \$25	11.2	3.9	11.3	3.5	10.4	9.5
-NO DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL BENEFITS	32.2	39.3	31.3	35.0	32.2	30.8
2. VISION CARE:						
-DEDUCTIBLE INCLUDED UNDER MAJOR MEDICAL/SURGICAL PLAN	18.7	18.1	18.8	14.3	17.4	20.9
-NO DEDUCTIBLE FOR VISION CARE	37.3	38.3	35.3	31.3	38.3	51.7
-VISION CARE NOT COVERED	40.3	41.0	42.1	50.8	40.9	24.7
3. PRESCRIBED DRUGS:						
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL PLAN	58.4	58.0	58.4	63.1	55.6	58.4
-NO DEDUCTIBLE FOR PRESCRIBED DRUGS	29.1	39.2	28.6	33.7	28.7	34.6
4. HOSPITALIZATION:						
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL PLAN	20.1	9.6	20.3	11.7	21.7	18.4
-NO DEDUCTIBLE FOR HOSPITAL COVERAGE	68.7	69.5	69.2	67.2	67.9	68.1

TABLE 4  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SUPPLEMENTARY HEALTH INSURANCE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IX CO-INSURANCE:						
1. PERCENTAGE OF MAJOR MEDICAL/SURGICAL EXPENSES PAID BY PLAN AFTER DEDUCTIBLE (IF ANY) IS PAID:						
-80%	26.1	37.9	27.1	30.3	30.4	42.0
-100%	52.5	44.6	51.6	47.3	50.4	43.0
2. PERCENTAGE OF VISION CARE EXPENSES PAID BY PLAN AFTER DEDUCTIBLE (IF ANY) IS PAID:						
-INCLUDED IN CO-INSURANCE FOR MAJOR MEDICAL/SURGICAL PLAN	40.3	33.5	39.1	31.2	40.9	46.7
-100%	11.9	9.1	10.5	6.4	10.4	19.4
-VISION CARE NOT COVERED	40.3	40.9	42.1	50.8	40.9	24.7
3. PERCENTAGE OF PRESCRIBED DRUG EXPENSES PAID BY PLAN AFTER DEDUCTIBLE (IF ANY) IS PAID:						
-INCLUDED IN CO-INSURANCE FOR MAJOR MEDICAL/SURGICAL PLAN	21.6	19.4	21.8	21.8	20.9	17.1
-70% TO 80%	21.6	28.0	23.3	30.9	27.0	19.8
-85% TO 90%	11.9	15.9	11.3	12.6	8.7	12.0
-100%	43.4	36.5	42.1	34.0	41.6	50.3
4. PERCENTAGE OF HOSPITALIZATION EXPENSES PAID BY PLAN AFTER DEDUCTIBLE (IF ANY) IS PAID:						
-SEMI-PRIVATE ROOM ONLY COVERED AT:						
-100%	9.7	14.5	9.8	8.7	8.7	17.0
-SEMI-PRIVATE OR PRIVATE ROOM COVERED AT:						
-80% TO 90%	6.7	6.7	6.8	12.2	7.0	7.8
-100%	18.7	21.9	18.8	19.6	14.8	11.7
-EQUIVALENT AMOUNT TOWARD PRIVATE ROOM WITH SEMI-PRIVATE COVERED AT:						
-100%	33.6	25.5	33.5	27.8	42.7	30.3
X MAXIMUM COVERAGE PER INDIVIDUAL:						
1. MAJOR MEDICAL/SURGICAL BENEFITS:						
-LIFETIME AMOUNT:						
-\$100000	8.2	8.9	8.3	9.7	7.0	6.9
-NO MAXIMUM	58.5	63.0	56.7	62.2	53.0	42.4
2. VISION CARE:						
-\$100 PER 2-YEAR PERIOD	11.9	8.9	9.8	9.1	10.4	30.7
-\$125 PER 2-YEAR PERIOD	3.7	4.6	3.8	1.5	3.5	4.4
-\$150 TO \$160 PER 2-YEAR PERIOD	11.9	7.5	12.0	11.8	12.2	6.7
-VISION CARE NOT COVERED	40.5	41.0	41.9	50.9	41.0	24.7



TABLE 4  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SUPPLEMENTARY HEALTH INSURANCE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	PERCENT EMPL.	PERCENT ESTAB.	PERCENT EMPL.	PERCENT ESTAB.	PERCENT EMPL.
3. PRESCRIBED DRUGS:						
-MAXIMUM PAYABLE INCLUDED IN MAJOR MEDICAL/SURGICAL BENEFIT MAXIMUM	34.3	32.7	34.6	32.8	36.5	51.1
-NO MAXIMUM	62.8	61.7	62.3	61.8	59.1	45.9
4. HOSPITALIZATION:						
-MAXIMUM PAYABLE INCLUDED IN MAJOR MEDICAL/SURGICAL BENEFIT MAXIMUM	22.4	23.7	22.6	23.4	20.9	18.8
-NO MAXIMUM	71.7	69.9	71.3	71.1	68.6	67.7
XI RETIRED EMPLOYEES' SUPPLEMENTARY HEALTH COVERAGE:						
* -SAME AS PRE-RETIREMENT	44.8	46.8	45.1	50.2	40.9	44.4
* -REDUCED LEVEL OF COVERAGE	23.9	24.0	23.3	26.1	20.9	22.5
-COVERAGE NOT AVAILABLE	24.6	18.0	24.8	12.2	30.4	19.2
+ 1. EMPLOYER'S CONTRIBUTION TO PREMIUM COST:						
-SAME AS ACTIVE EMPLOYEES	74.1	79.1	74.0	71.6	76.1	76.0
*** COVERAGE FOR TRANSPORTATION AND LIVING COSTS INCURRED FOR TREATMENTS NOT AVAILABLE LOCALLY BUT AVAILABLE IN PROVINCE OF RESIDENCE:						
-BOTH TRANSPORTATION AND LIVING COSTS	11.9	8.3	11.3	7.8	10.4	13.7
-NO COVERAGE	75.4	70.0	75.9	65.9	79.2	78.1

\* -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "X"

## 5. DENTAL CARE PLANS

Dental care insurance plans provide coverage for basic dental services, major restorative and orthodontic treatments not covered by provincial health care plans. Provincial plans cover some specific surgical procedures rendered in hospital by dentists or dental surgeons. In addition, many provinces provide a limited dental care program for children. The various services offered are presented according to the categories contained in the Canadian Dental Association's fee schedule, and not according to the plans of the various establishments.

The Characteristics of Table 5 show:

- I Employees eligible for coverage
- II Nature of participation in plan
- III Benefit coverage
- IV Employer's contribution
- V Annual deductible
- VI Co-insurance
- VII Maximum amount of coverage per person per year
- VIII Retired employees

### EXPLANATORY NOTES

For establishments responding "PLAN PROVIDED AS PART OF A FLEXIBLE BENEFITS PACKAGE", core plans have been declared. In the absence of core plan in one establishment responding under the same heading, the optional coverage is reported.

- VI-4 Among the establishments reporting under "CURRENT FEE SCHEDULE" and "CURRENT MINUS ONE YEAR", the current fee schedule becomes effective in April or June.

TABLE 5  
INCIDENCE AND CHARACTERISTICS  
CANADA  
DENTAL CARE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	89.9	85.0	88.5	85.5	80.1	87.7
PLAN PROVIDED AS PART OF A FLEXIBLE BENEFITS PACKAGE	3.6	2.4	3.6	3.7	1.6	.3
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN	.0	.0	.7	2	4.0	4.1
PLAN NOT PROVIDED	6.5	12.6	7.2	10.6	14.3	7.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	49.6	55.8	45.7	38.9	33.9	33.2
-ALL EMPLOYEES WHO MEET THE SERVICE REQUIREMENT OF:						
-3 MONTHS	24.8	25.2	26.0	36.9	31.1	33.9
-5 TO 6 MONTHS	11.6	11.1	11.8	11.6	12.6	7.5
II NATURE OF PARTICIPATION IN PLAN:						
-COMPULSORY	51.2	48.5	50.4	48.8	49.5	51.7
-COMPULSORY ONLY IF NOT COVERED BY SPOUSE'S PLAN	20.9	28.3	20.5	29.1	24.3	24.6
-VOLUNTARY	27.9	23.2	29.1	22.1	26.2	23.7
III BENEFIT COVERAGE:						
PREVENTATIVE AND BASIC TREATMENTS						
1. MAXIMUM NUMBER OF RECALL EXAMINATIONS PAID PER YEAR:						
-TWO	93.7	93.3	92.9	91.0	92.2	83.6
2. COMPLETE FULL-MOUTH SERIES OF X-RAYS:						
-YES, ONCE EVERY:						
-24 MONTHS	52.6	58.1	52.0	48.3	53.4	59.6
-36 MONTHS	28.7	19.0	29.1	31.8	25.2	23.5
-YES, NO MINIMUM WAITING PERIOD	9.3	19.2	10.2	17.6	12.6	14.1
3. BITE WING X-RAYS:						
-YES, ONCE EVERY:						
-6 MONTHS	54.9	56.7	54.4	47.2	52.4	48.3
-YES, BUT NO MINIMUM WAITING PERIOD	17.1	24.3	17.3	30.8	20.4	24.9
4. AMALGAM RESTORATIONS, TOOTH COLOURED RESTORATIONS I.E. ACRYLIC AND COMPOSITE RESTORATIONS (FILLINGS):						
-COVERED	100.0	100.0	100.0	100.0	100.0	100.0
5. REMOVAL OF ERUPTED AND IMPACTED TEETH (ORAL SURGERY):						
-COVERED	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 5  
INCIDENCE AND CHARACTERISTICS  
CANADA  
DENTAL CARE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
6. ENDODONTICS (ROOT CANAL THERAPY):						
-COVERED	98.4	99.8	98.4	99.7	96.1	98.8
7. PERIODONTICS (TREATMENT OF GUMS):						
-COVERED WITHOUT RESTRICTION	69.6	68.8	68.5	71.6	63.1	64.6
-COVERED, WITH A RESTRICTION ON TREATMENT OF OCCLUSAL EQUILIBRATION:						
-8 TIME UNITS PER YEAR	10.1	10.9	11.0	14.5	12.6	6.2
-COVERED, BUT OCCLUSAL EQUILIBRATION EXCLUDED	13.2	12.6	13.4	7.8	14.6	12.3
8. GENERAL ANESTHESIA:						
-COVERED	89.1	91.1	89.8	91.2	89.3	91.5
-NOT COVERED	10.9	8.9	10.2	8.8	10.7	8.5
9. ORAL HYGIENE INSTRUCTION:						
-YES, ONCE EVERY:						
-5 TO 6 MONTHS	20.9	23.4	20.5	28.8	20.4	19.4
-YES, NO MINIMUM WAITING PERIOD	16.3	13.9	15.7	14.9	16.5	8.3
-NOT COVERED	54.3	50.7	54.3	39.5	52.4	53.1
10. RELINING/REBASING OF DENTURES:						
-YES, NO MINIMUM WAITING PERIOD	64.3	73.5	64.6	80.4	64.1	71.3
-NOT COVERED	7.0	2.5	7.1	4.1	7.8	1.7
11. CLEANING, SCALING, FLUORIDE TREATMENTS:						
-YES, ONCE EVERY:						
-6 MONTHS	71.3	74.1	70.1	73.8	69.8	65.6
-YES, NO MINIMUM WAITING PERIOD	11.6	10.2	12.6	12.6	11.7	15.6
12. SPACE MAINTAINERS, MOUTH GUARDS:						
-SPACE MAINTAINERS ONLY	51.1	45.2	51.2	46.2	49.6	46.5
-BOTH SPACE MAINTAINERS AND MOUTH GUARDS	28.7	31.6	29.1	34.6	30.1	35.3
-NOT COVERED	18.6	20.0	18.1	16.7	18.4	16.6
MAJOR RESTORATIVE TREATMENTS						
13. CROWNS:						
-COVERED	89.1	87.2	86.6	87.6	80.6	80.0
-NOT COVERED	10.9	12.8	13.4	12.4	19.4	20.0
14. INLAYS:						
-COVERED	82.9	84.2	80.3	83.5	74.8	77.1
-NOT COVERED	17.1	15.8	19.7	16.5	25.2	22.9

TABLE 5  
INCIDENCE AND CHARACTERISTICS  
CANADA  
DENTAL CARE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
15 PROSTHODONTICS (COMPLETE AND PARTIAL DENTURES, AND FIXED BRIDGES):						
-YES, ONCE EVERY:						
-5 YEARS	52.7	65.6	50.4	64.7	51.5	59.4
-YES, BUT NO MINIMUM WAITING PERIOD	28.7	19.3	28.3	21.8	24.3	24.1
-NOT COVERED	11.6	11.3	14.2	10.8	18.4	14.2
16. ORTHODONTIA:						
-ALL FAMILY MEMBERS	34.7	40.0	32.3	28.7	32.0	32.3
-NOT COVERED	34.9	32.0	38.6	38.2	40.9	31.8
IV EMPLOYER'S CONTRIBUTION:						
1. PREVENTATIVE AND BASIC TREATMENTS:						
-COMPULSORY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-100%	51.7	50.2	51.8	47.8	48.5	53.3
-VOLUNTARY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-75% TO 87%	4.7	2.4	4.7	2.1	2.9	2.5
-100%	11.6	9.0	11.0	7.4	12.6	17.5
2 MAJOR RESTORATIVE TREATMENTS:						
-COMPULSORY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-100%	45.6	47.3	44.0	39.4	39.6	41.6
-VOLUNTARY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-40% TO 50%	5.4	8.0	6.3	6.3	6.8	3.9
-60% TO 75%	4.7	5.6	4.7	7.5	4.9	2.2
-100%	10.9	7.5	10.2	6.6	11.7	17.3
-NO MAJOR RESTORATIVE COVERAGE	8.5	9.3	11.0	9.6	13.6	13.2
3. ORTHODONTIA:						
-COMPULSORY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-100%	34.1	34.4	32.3	27.1	30.1	36.1
-VOLUNTARY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-100%	8.5	7.3	7.9	6.2	8.7	13.3
-NO ORTHODONTIC COVERAGE	34.8	32.0	38.4	38.2	40.9	31.8
V ANNUAL DEDUCTIBLE:						
1. PREVENTATIVE AND BASIC TREATMENTS:						
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL BENEFITS	4.7	7.2	3.9	3.4	2.9	4
-NO DEDUCTIBLE FOR BASIC DENTAL SERVICES	74.2	83.1	75.5	84.9	78.8	85.6



TABLE 5  
INCIDENCE AND CHARACTERISTICS  
CANADA  
DENTAL CARE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. MAJOR RESTORATIVE TREATMENTS:						
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR PREVENTATIVE CARE	15.5	7.9	15.0	7.9	12.6	12.2
-NO DEDUCTIBLE FOR MAJOR RESTORATIVE TREATMENTS	64.3	69.2	62.2	68.6	63.1	66.9
-NO MAJOR RESTORATIVE COVERAGE	8.5	9.3	11.0	9.6	13.6	13.2
3. ORTHODONTIA:						
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR BASIC DENTAL SERVICES	10.1	2.9	8.7	3.9	4.9	1.0
-NO DEDUCTIBLE FOR ORTHODONTIA	45.6	51.3	44.1	46.6	47.5	60.5
-NO ORTHODONTIC COVERAGE	34.9	32.0	38.6	38.3	40.8	31.8
VI CO-INSURANCE:						
1. PERCENTAGE OF BASIC DENTAL SERVICES PAID BY THE PLAN AFTER DEDUCTIBLE (IF ANY) IS PAID:						
-1990 FEE SCHEDULE:						
-100%	36.2	38.5	36.0	26.0	36.9	46.5
-90%	3.1	3.1	2.4	1.6	2.9	1.0
-80%	23.3	25.7	24.4	25.0	19.4	10.2
-VARIES WITH TREATMENT, 75% TO 80% MINIMUM, 100% MAXIMUM	4.7	1.8	4.7	3.7	3.9	.5
-CO-INSURANCE UNDER A FLEXIBLE BENEFITS PACKAGE	3.9	2.7	3.9	4.1	1.9	.3
-1989 FEE SCHEDULE:						
-100%	6.2	9.8	5.5	11.0	5.8	3.6
-1988 FEE SCHEDULE:						
-100%	5.4	3.2	6.3	7.1	9.7	16.1
2. PERCENTAGE OF MAJOR RESTORATIVE EXPENSES PAID BY THE PLAN AFTER DEDUCTIBLE (IF ANY) IS PAID:						
-1990 FEE SCHEDULE:						
-80% TO 90%	12.4	14.0	12.6	8.5	11.7	13.2
-60%	7.0	10.0	7.1	4.4	7.8	2.2
-50%	35.9	33.6	36.2	33.9	32.0	34.6
-1989 FEE SCHEDULE:						
-50%	4.7	5.8	3.9	5.1	3.9	2.4
-1988 FEE SCHEDULE:						
-50%	3.1	1.4	3.1	1.5	4.9	6.3
-NO MAJOR RESTORATIVE COVERAGE	8.5	9.3	11.0	9.6	13.6	13.2
3. PERCENTAGE OF ORTHODONTIC EXPENSES PAID BY THE PLAN AFTER DEDUCTIBLE (IF ANY) IS PAID:						
-1990 FEE SCHEDULE:						
-50%	42.2	37.6	40.8	33.8	36.9	38.9
-1989 FEE SCHEDULE:						
-50%	3.9	4.0	3.1	3.2	5.8	2.6
-NO ORTHODONTIC COVERAGE	34.9	32.0	38.6	38.4	40.8	31.8

TABLE 5  
INCIDENCE AND CHARACTERISTICS  
CANADA  
DENTAL CARE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
4. POLICY ON FEE SCHEDULE USED:						
-CURRENT FEE SCHEDULE	73.6	67.6	72.4	65.4	64.1	54.0
-CURRENT MINUS ONE YEAR	8.5	12.9	7.9	14.7	7.8	5.9
-NO POLICY, FEE SCHEDULE UPDATED ON AN AD HOC BASIS	14.7	17.7	14.2	11.5	13.6	11.9
VII MAXIMUM AMOUNT OF COVERAGE PER PERSON PER YEAR:						
1. PREVENTATIVE AND BASIC DENTAL SERVICES:						
- \$1000	29.5	23.9	30.7	21.5	32.0	29.6
- \$1150 TO \$1300	5.4	4.1	6.3	4.5	7.8	9.4
- \$1500	7.0	8.0	4.7	2.8	5.8	7.5
- \$2000	5.4	5.4	4.7	3.0	2.9	9
- NO MAXIMUM	41.0	41.3	41.7	54.2	40.8	41.4
2. MAJOR RESTORATIVE TREATMENTS:						
- \$1000	7.0	4.8	7.1	4.6	6.8	2.3
- \$1250 TO \$1500	5.4	8.5	5.5	13.4	5.8	14.2
- MAXIMUM ANNUAL AMOUNT INCLUDED IN AMOUNT STATED FOR PREVENTATIVE CARE	52.7	56.0	51.1	41.8	50.4	54.4
- NO MAXIMUM	21.7	19.6	20.5	29.2	17.5	14.2
- NO MAJOR RESTORATIVE COVERAGE	8.5	9.3	11.0	9.6	13.6	13.2
3. ORTHODONTIA:						
- LIFETIME MAXIMUM PER INDIVIDUAL:						
- \$1000	8.5	5.8	9.4	12.6	10.7	16.2
- \$1500	17.8	15.4	17.3	18.0	20.4	36.7
- \$2000	10.1	10.5	7.9	5.0	3.9	9
- \$2400 TO \$3000	3.9	10.4	3.1	3.1	2.9	1.8
- NO ORTHODONTIC COVERAGE	34.8	32.1	38.8	38.5	40.7	31.8
VIII RETIRED EMPLOYEES:						
1. DENTAL CARE COVERAGE AVAILABLE TO RETIRED EMPLOYEES:						
- SAME AS ACTIVE EMPLOYEES	29.5	43.5	29.9	46.9	31.1	28.7
- REDUCED LEVEL OF COVERAGE	5.4	5.0	4.7	5.8	3.9	4.6
- EARLY RETIREMENT SITUATIONS TO AGE 65	12.4	13.4	11.8	15.8	10.7	10.9
- NOT AVAILABLE	52.7	38.1	53.6	31.5	54.3	55.8

SALARY CONTINUATION PLANS

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SECTION 6: SHORT-TERM DISABILITY PLANS  
SECTION 7: FORMAL PAID SICK LEAVE PLANS  
SECTION 8; LONG-TERM DISABILITY PLANS



## 6. SHORT TERM DISABILITY PLANS

This section is a summary of the different types of plans which provide sick or injured employees, who are temporarily incapable of working, with some form of revenue. Those plans which are drawn up according to a formal policy of the employer, or a written agreement between the employer and the employees, are described under one of the following types of short-term disability plans:

Formal paid sick leave plans,  
Sickness indemnity plans, and  
Combined formal paid sick leave and sickness indemnity insurance plans.



TABLE 6  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SHORT TERM DISABILITY PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	97.1	99.4	97.1	99.6	95.2	97.2
PLAN NOT PROVIDED	2.9	.6	2.9	.4	4.8	2.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

CHARACTERISTICS OF PLANS PROVIDED

I TYPE OF SHORT TERM DISABILITY PLAN  
PROVIDED TO THE MAJORITY OF EMPLOYEES  
IN EACH CATEGORY:

-A FORMAL PAID SICK LEAVE PLAN	80.6	84.7	75.4	79.9	51.6	48.5
-A SICKNESS INDEMNITY INSURANCE PLAN	6.0	6.1	6.7	6.4	26.7	39.0
-A COMBINED FORMAL PAID SICK LEAVE AND SICKNESS INDEMNITY INSURANCE PLAN	13.4	9.2	17.9	13.7	21.7	12.5

## 7. FORMAL PAID SICK LEAVE PLANS

A formal paid sick leave plan is a self-insured, employer-financed and administered plan to which the employer is committed in writing; the employer assumes the full cost of the plan and all the risks it entails in required payments. Formal paid sick leave plans usually involve crediting or allocating a certain number of days to an employee, to use as sick leave for non-occupational accidents or illnesses. Sick leave credits may be cumulative or non-cumulative.

Under a cumulative leave plan, credits earned during one year and not used, may be carried over into the following years for use; however, used credits are not renewed (i.e. credits are cumulative but so are debits). The number of days credited per year is usually constant but may vary with service. Most plans state that one credit is worth one normal day's pay when used.

Sick leave is non-cumulative when the employee's entitlement is renewed on a yearly basis or after each illness. In a plan where the entitlement is renewed annually, the organization grants a certain number of days or credits to an employee at the beginning of the fiscal, calendar or service year. The number of days or credits thus allocated may be constant or vary with service; the rate of pay at which they are remunerated when used by the employee may also be constant or vary with length of service and/or length of absence. At the end of the year, the remainder of the unused sick leave credits are not carried over into the next year, but the employee's entitlement is re-established as determined by organizational policy (i.e. sick leave credits are not cumulative, but neither are the debits). The same procedure applies to non-cumulative sick leave credits granted on a per illness basis, except that the sick leave entitlement is renewed after each illness.

Several plans encountered have both cumulative and non-cumulative sick leave credits. A given number of days are credited each year which accumulate from year to year if unused. Should an employee require sick leave in excess of the credits he/she has accumulated, he/she is granted non-cumulative sick leave until the total duration of leave equals a specified time period.

The Characteristics data are compiled under the following headings:

- I Employees eligible for coverage under the plan
- II Waiting period for benefits for a non-occupational accident or illness
- III Type of sick leave credits provided by plan
- IV Percentage of base pay while on sick leave
- V Compensation for unused sick leave credits
- VI Method of control of sick leave usage

TABLE 7  
INCIDENCE AND CHARACTERISTICS  
CANADA  
FORMAL PAID SICK LEAVE PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	78.3	84.1	73.2	79.5	49.2	47.1
PLAN NOT PROVIDED	21.7	15.9	26.8	20.5	50.8	52.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE UNDER THE PLAN:						
-ALL EMPLOYEES	55.6	65.8	46.5	37.9	43.5	39.5
-ALL EMPLOYEES WHO MEET THE SERVICE REQUIREMENT OF:						
-1 TO 2 MONTHS	6.5	4.2	5.9	4.8	1.6	0.0
-3 MONTHS	36.1	29.2	44.6	53.7	51.7	56.6
II WAITING PERIOD FOR BENEFITS FOR A NON-OCCUPATIONAL ACCIDENT OR ILLNESS:						
-NO WAITING PERIOD	98.2	99.3	90.0	92.2	79.1	69.7
III TYPE OF SICK LEAVE CREDITS PROVIDED BY PLAN:						
* -CUMULATIVE	7.4	11.3	12.9	19.4	17.7	26.5
** -NON-CUMULATIVE	88.9	84.0	82.1	78.1	77.5	69.7
-BOTH CUMULATIVE AND NON-CUMULATIVE	3.7	4.7	5.0	2.5	4.8	3.8
1. CUMULATIVE LEAVE:						
+ A. ANNUAL RATE OF ACCUMULATION:						
-IN WORKING DAYS:						
-6 DAYS	12.5	.1	7.7	2	9.1	.3
-15 TO 16 DAYS	37.5	20.4	23.1	17.3	27.2	12.5
-18 TO 20 DAYS	37.5	62.5	30.7	24.1	27.3	16.0
+ B. MAXIMUM ACCUMULATION ALLOWED:						
-130 TO 152 DAYS	12.5	13.5	7.7	11.3	18.2	12.5
-176 TO 200 DAYS	37.5	68.3	30.7	26.7	36.3	33.5
-240 TO 261 DAYS	12.5	10.1	23.1	20.8	9.1	5.1
-NO MAXIMUM SPECIFIED	37.5	8.1	30.8	9.2	36.4	48.9
2. NON-CUMULATIVE LEAVE:						
++ A. BASIS OF ENTITLEMENT:						
-PER YEAR	15.6	9.3	16.9	10.7	12.5	16.0
-PER ILLNESS	78.1	81.6	74.7	79.9	75.0	57.1
-ON BOTH PER YEAR AND PER ILLNESS	6.3	9.1	8.4	9.4	12.5	26.9

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " + "

++ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " ++ "

TABLE 7  
INCIDENCE AND CHARACTERISTICS  
CANADA  
FORMAL PAID SICK LEAVE PLANS  
JANUARY 1, 1990

		MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
		PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
++	B. ENTITLEMENT PER ILLNESS:						
	-75 DAYS	7.3	14.0	8.4	14.9	10.4	6.3
	-130 DAYS	38.5	28.6	39.9	44.2	29.1	13.3
	-260 DAYS	8.3	17.7	4.8	7.1	10.4	12.7
	-N/A, PER YEAR ENTITLEMENT	16.7	11.7	16.9	10.7	14.6	28.7
	-N/A, BOTH PER YEAR AND PER ILLNESS	6.3	9.1	8.4	9.4	12.5	26.9
IV	PERCENTAGE OF BASE PAY WHILE ON SICK LEAVE:						
	-100%	41.5	54.0	34.4	46.0	33.9	37.7
	-VARIES WITH BOTH LENGTH OF ABSENCE AND SERVICE, WITH A MINIMUM OF:						
	-67%	19.4	15.3	24.8	16.1	19.4	16.5
	-70%	10.2	5.3	11.9	3.9	6.5	15.7
V	COMPENSATION FOR UNUSED SICK LEAVE CREDITS:						
	-NON-CUMULATIVE LEAVE:						
	-NO COMPENSATION	87.0	82.5	80.1	76.4	74.3	66.7
	-CUMULATIVE LEAVE:						
	-NO COMPENSATION	6.5	11.3	10.9	17.9	11.3	22.8
VI	METHOD OF CONTROL OF SICK LEAVE USAGE:						
	-THROUGH A MEDICAL CERTIFICATE	60.2	59.6	59.3	55.8	61.3	64.7
	-THROUGH BOTH THE COMPANY NURSE AND A MEDICAL CERTIFICATE	31.5	32.8	34.7	38.4	37.1	34.7
	-N/A, NO FORMAL CONTROL OF SICK LEAVE THROUGH COMPANY NURSE OR MEDICAL CERTIFICATE	6.5	6.7	4.0	2.0	.0	.0

++ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*\*\*"





## 8. LONG-TERM DISABILITY PLANS

Long-term disability insurance plans provide income to employees who are disabled as a result of illness or injury, whether work-related or not, and unable to work either for an extended period of time or permanently. The typical plan has a waiting period of 17 to 26 weeks, during which time the disabled employee is either fully or partially covered by some sort of short-term disability plan. Benefits under most LTD plans are expressed as a percentage of earnings, usually ranging from 60% to 70%, although they may be expressed as fixed or variable dollar amounts. The typical plan specifies the maximum monthly benefit payable, reduces the payment by the amount of other disability income and is payable until retirement age if the employee is totally and permanently disabled.

The data for LTD plans are displayed under the following Characteristic headings:

- I Employees eligible for coverage
- II Nature of participation of eligible employees
- III Employer's contribution
- IV Waiting period for benefits paid under this plan
- V Rate of pay during waiting period
- VI Formula for payment of LTD benefits
- VII Maximum monthly benefit payable by plan
- VIII Cost of living increases granted since January 1, 1988 to adjust LTD benefits
- IX Maximum period during which a totally and permanently disabled employee receives benefits
- X Maximum period during which a partially but permanently disabled employee, capable of working, receives benefits
- XI Basic pension plan status of LTD recipient
- XII Supplementary pension plan status of LTD recipient

### EXPLANATORY NOTES

- V Details reported in this section describe the rate of pay, in general terms, during the waiting period for long-term disability benefits. These details exclude consideration of any waiting periods for the short-term disability plans.

VI-1 The formula for payment is a dollar amount that "VARIES WITH SALARY LEVEL" at two establishments. The Office category at one establishment is paid \$500 to \$700 depending on salary. The other establishment pays a dollar amount determined by salary level and service.

TABLE 8  
INCIDENCE AND CHARACTERISTICS  
CANADA  
LONG TERM DISABILITY PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	94.2	97.1	87.0	84.5	79.3	81.9
PLAN PROVIDED UNDER FLEXIBLE BENEFITS PACKAGE	2.9	2.4	2.9	3.6	1.6	.3
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN	.0	.0	.7	.2	3.2	3.0
PLAN NOT PROVIDED	2.9	.5	9.4	11.7	15.9	14.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	61.9	64.4	58.9	54.0	54.9	50.4
* -SOME EMPLOYEES	38.1	35.6	41.1	46.0	45.1	49.6
+ 1. ELIGIBILITY REQUIREMENTS:						
-LENGTH OF SERVICE:						
-3 MONTHS	45.0	36.6	47.1	60.4	41.4	27.4
-6 MONTHS	13.7	14.7	13.7	10.8	15.2	6.3
-12 MONTHS	19.6	9.9	17.6	7.4	13.0	27.4
II NATURE OF PARTICIPATION OF ELIGIBLE EMPLOYEES:						
-COMPULSORY	86.6	88.1	87.9	90.2	88.2	93.2
-VOLUNTARY	13.4	11.9	12.1	9.8	11.8	6.8
III EMPLOYER'S CONTRIBUTION:						
-COMPULSORY PLAN:						
-100%	50.9	53.7	53.3	58.8	60.8	72.1
-NO EMPLOYER CONTRIBUTION	20.9	15.6	19.4	20.8	13.7	11.5
-VOLUNTARY PLAN:						
-NO EMPLOYER CONTRIBUTION	7.5	5.3	7.3	3.2	5.9	1.7
IV WAITING PERIOD FOR BENEFITS PAID UNDER THIS PLAN:						
-12 TO 16 WEEKS	11.9	7.3	12.1	9.2	7.8	2.2
-17 WEEKS	12.7	7.5	13.7	11.7	14.7	15.0
-26 WEEKS	50.9	45.9	46.1	48.1	40.1	31.1
-52 WEEKS	9.0	24.1	7.3	9.8	17.6	34.8
V RATE OF PAY DURING WAITING PERIOD:						
-FULL PAY FOR FULL PERIOD	25.4	39.5	16.1	28.1	9.8	6.2
-VARIABLE PAY FOR FULL PERIOD	50.8	43.5	53.3	51.8	35.2	30.0
-FULL PAY TO EXTENT OF ENTITLEMENT	10.4	10.6	9.7	8.4	10.8	14.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

TABLE 8  
INCIDENCE AND CHARACTERISTICS  
CANADA  
LONG TERM DISABILITY PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VI FORMULA FOR PAYMENT OF LTD BENEFITS:						
-PERCENTAGE OF EARNINGS	99.3	100.0	98.4	99.9	89.2	86.1
1. PERCENTAGE OF EARNINGS PAID (BEFORE ADJUSTMENT FOR OTHER DISABILITY INCOME):						
-PERCENTAGE OF BASIC SALARY:						
-60%	23.7	15.9	26.2	18.4	24.1	27.3
-67%	21.8	11.7	22.1	12.5	18.7	23.3
-70%	17.3	20.0	16.4	24.5	16.5	15.8
-VARIES WITH SALARY LEVEL	8.3	10.6	9.0	13.5	7.7	9.3
VII MAXIMUM MONTHLY BENEFIT PAYABLE BY PLAN:						
-\$4000	7.5	4.5	6.5	5.3	5.9	6.4
-\$4966 TO \$5000	18.7	12.9	16.9	12.1	12.7	5.0
-\$6000	9.7	13.7	8.9	8.0	5.9	3.4
-\$7000 TO \$7500	7.5	10.6	5.6	6.5	4.9	2.3
-\$8000 TO \$9500	6.7	4.1	6.5	9.4	2.0	10.7
-NO MAXIMUM DOLLAR AMOUNT SPECIFIED	19.6	30.7	17.9	24.2	21.3	25.3
VIII COST OF LIVING INCREASES GRANTED SINCE JANUARY 1, 1988 TO ADJUST LTD BENEFITS:						
-FORMAL AUTOMATIC INCREASES	19.4	27.9	19.4	37.0	24.5	29.2
-ON AN INFORMAL OR AD-HOC BASIS	10.4	14.2	9.7	7.2	8.8	7.8
-NO INCREASES	68.0	53.8	68.5	52.1	61.8	61.1
IX MAXIMUM PERIOD DURING WHICH A TOTALLY AND PERMANENTLY DISABLED EMPLOYEE RECEIVES BENEFITS:						
-UNTIL NORMAL RETIREMENT AGE	97.9	99.6	96.0	97.8	92.1	88.1
X MAXIMUM PERIOD DURING WHICH A PARTIALLY BUT PERMANENTLY DISABLED EMPLOYEE, CAPABLE OF WORKING, RECEIVES BENEFITS:						
-24 MONTHS	73.3	65.3	72.6	66.3	61.8	54.4
-36 MONTHS	4.5	3.4	4.0	2.3	4.9	7
-NO MAXIMUM SPECIFIED	6.7	4.1	7.3	4.3	5.9	2.8
-PAYMENTS STOP IMMEDIATELY	9.0	15.8	9.7	19.2	12.7	19.0

TABLE 8  
INCIDENCE AND CHARACTERISTICS  
CANADA  
LONG TERM DISABILITY PLANS  
JANUARY 1, 1990

		MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
		PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XI BASIC PENSION PLAN STATUS OF LTD RECIPIENT:							
* -CONTINUES TO EARN SERVICE CREDITS AND EMPLOYER/EMPLOYEE CONTRIBU- TIONS MAINTAINED UNTIL NORMAL RETIREMENT AGE		85.9	90.6	83.1	88.6	85.2	83.2
-PENSION DEFERRED UNTIL NORMAL RETIREMENT AGE		9.7	8.2	11.3	8.9	6.9	5.5
+ 1. EMPLOYEE CONTINUES TO CONTRIBUTE TO BASIC PENSION PLAN:							
-YES		12.2	6.5	11.7	5.6	10.3	4.6
-NO		59.1	65.2	57.3	72.2	56.4	67.9
-NON-CONTRIBUTORY TYPE OF PLAN		27.0	27.5	29.1	21.5	31.0	27.1
XII SUPPLEMENTARY PENSION PLAN STATUS OF LTD RECIPIENT:							
* -CONTINUES TO EARN SERVICE CREDITS AND EMPLOYER/EMPLOYEE CONTRI- BUTIONS MAINTAINED UNTIL NORMAL RETIREMENT AGE		9.7	8.4	8.9	11.8	3.9	.5
-PENSION DEFERRED UNTIL NORMAL RETIREMENT AGE		9.7	6.3	8.9	5.0	7.8	7.0
-SUPPLEMENTARY PENSION PLAN IS A RRSP		21.6	25.0	21.8	18.4	22.5	9.0
-NO SUPPLEMENTARY PENSION PLAN		56.0	59.3	58.0	64.3	63.8	82.0
+ 1. EMPLOYEE CONTINUES TO CONTRIBUTE TO SUPPLEMENTARY PENSION PLAN:							
-YES		38.5	59.0	36.4	16.5	25.0	37.1
-NO		46.1	30.2	45.4	64.7	50.0	32.6

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"





PENSION PLANS

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SECTION 9: BASIC PENSION PLANS

SECTION 10: UNIT AND FLAT BENEFIT PENSION PLANS



## 9. BASIC PENSION PLANS

This section is a statistical resumé of the data collected with respect to basic pension plans. Pension plans are privately sponsored plans created to ensure a continuing income to retired employees and to the survivors of deceased employees or retirees in some cases. The types of plans encountered in the establishments surveyed are described below. Only basic plans of the unit and flat benefit type are reported on in detail in Section 10 of this report. For hybrid plans comprising money purchase and unit or flat components, a positive incidence has been reported in Section 10 of this report. While the same is true for combination plans, the incidence and pertinent characteristics are reported as separate items in Section 10.

1. Money Purchase Plans: These plans are characterized by the fact that contributions to individual plans are defined and cost implications are more easily determinable. Benefits paid by these plans at retirement are directly related to the investment performance of the plans during the contribution years.

2. Unit and Flat Benefit Plans: These are plans where the benefits payable at retirement are defined by a formula based on earnings and/or years of service. Employee contributions, when required, are usually defined as well, but employer contributions vary to ensure coverage of the cost of the benefit guarantee.

3. Hybrid Pension Plans: This is the provision of more than one basic plan, wherein the benefit is the greater of the benefits derived from the different plans.

4. Combination Pension Plans: This is the provision of more than one basic pension plan, wherein the benefit is the sum of the benefits derived from the different plans.

5. Deferred Profit Sharing Plans: Profits are assigned to individual employees under an approved formula to be accumulated and generally used at retirement to purchase a pension.

6. Registered Retirement Savings Plans: These are defined contribution plans to which the employee and/or employer contributes. The employer makes the plan available to its employees as a group and pays administration and acquisition fees.

Survey findings on pension plans are found in Table 9 under the heading:

I Basic pension plan available to employees

## EXPLANATORY NOTES

I The "HYBRID PENSION PLAN" reported offers a choice of unit benefit or money purchase benefit. One "COMBINATION PENSION PLAN", reported for the Office and Non-Office categories, offers a unit and a flat

benefit. The remaining plans offer both a money purchase benefit and a unit benefit.

Of the establishments reporting "OTHER", three indicate that a group registered retirement savings plan is available. Two of these establishments report for all categories and one reports for the Management/Professional and Office categories. Two establishments, one for all categories and one for the Management/Professional and Office categories, report that employees must choose between a unit benefit plan or a money purchase plan at the time of enrollment.

TABLE 9  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PENSION PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	97.8	99.7	97.1	99.1	92.0	96.9
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN	.0	.0	.7	.6	4.0	2.1
PLAN NOT PROVIDED	2.2	.3	2.2	.3	4.0	1.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

CHARACTERISTICS OF PLAN PROVIDED

I BASIC PENSION PLAN AVAILABLE TO  
EMPLOYEES:

-A MONEY PURCHASE PLAN	8.1	5.1	7.5	3.7	9.5	5.9
-A UNIT OR FLAT BENEFIT PLAN	83.0	90.8	82.9	88.2	82.7	82.4
-A HYBRID PENSION PLAN	.7	.2	.7	.1	.9	.0
-A COMBINATION PENSION PLAN	3.0	1.1	3.7	2.2	2.6	1.6
-A DEFERRED PROFIT SHARING PLAN	1.5	2.1	1.5	5.0	1.7	9.8
-OTHER	3.7	.7	3.7	.8	2.6	.3





## 10. UNIT AND FLAT BENEFIT PENSION PLANS

Unit and flat benefit pension plans are also called defined benefit plans because the employee's pension is guaranteed by a predetermined formula which is not dependent upon the investment experience of the pension fund. Employees may be required to contribute a certain percentage of salary to the plan, in which case it is called a contributory plan. Where the plan is financed entirely by employer contributions, it is said to be a non-contributory plan.

Both unit and flat benefit plans use years of service as the basis for their formulae to calculate pension entitlement; this is the first variable of the pension formula. The longer an employee has been with the employer, the greater the pension on retiring.

In unit benefit plans, an employee's salary, expressed as a final average, average best, or career average (adjusted or non-adjusted), is the other variable in the pension formula which, when multiplied with a usually constant factor expressed as a percentage of salary, constitutes the unit of pension earned per year of service, (e.g.  $2\% \times 35 \times \$20,000$ , 35 equals the total years of service as a member of the plan and \$20,000 equals the average salary for the five best years. An employee's pension would equal  $70\% \times \$20,000$  or \$14,000 per year). The percentage is a constant factor in most plans, but in others, it is a variable which depends on the age of the employee, the position level, the level of salary or the year when service is performed.

In flat benefit plans, a uniform or variable dollar amount is allocated for each year of service with the employer to arrive at a monthly pension benefit.

Unit and flat benefit pension plans may be integrated with the Canada or Quebec Pension Plans or they may be in addition to the government plans. A plan which is integrated will have a different formula for determining contributions and benefits on earnings which are subject to the C/QPP. For example, an integrated plan requiring employee contributions equal to 6% of earnings may only require contributions equal to 3.8% for earnings below the year's maximum pensionable earnings (YMPE) because 2.2% of these earnings must be contributed to C/QPP. Likewise, the defined benefit provided by this plan would normally be offset by benefits received from C/QPP.

A contributory plan is not integrated with C/QPP when neither its contribution nor its benefit formulae are reduced to compensate for contributions to or benefits from C/QPP. For non-contributory plans, it is the benefit formula which remains unchanged despite benefits paid by C/QPP. For both types of plans, the plan's contributions and/or benefits are said to be stacked.

The Incidence and Characteristics data for unit and flat benefit pension plans are compiled under the following principal headings:

- I Employees eligible for coverage under the plan described below  
(exclusive of any waiting period)
- II Relation of basic plan to C/QPP
- III Integration of benefits
- IV Early retirement benefits are offset with C/QPP
- V Nature of basic plan
- VI Nature of benefit formula of basic plan
- VII Maximum number of years of pensionable service under the basic plan
- VIII Provisions for full vesting
- IX Provisions for gradual or partial vesting
- X Earliest age for non-reduced deferred pension
- XI Normal retirement age
- XII Employee obliged to retire at the normal retirement age
- XIII Provisions for voluntary early retirement
- XIV Provisions for early retirement due to illness or disability
- XV Pre-retirement survivors' pension
- XVI Post-retirement survivor's benefits
- XVII Pension indexing

EXPLANATORY NOTES

I TO XVII It should be noted that, because of recent changes in pension legislation throughout the country, some establishments may have different policies applying to service before and after the effective date of the applicable legislative provisions. Where this is the case, the policy applying to service after the pertinent date has been reported.

IV-1 Establishments reporting a "DOLLAR FORMULA" typically provide a specified dollar amount per year of service or a flat dollar amount approximately equal to the OAS benefit or the C/QPP benefit.

VI-2 One establishment reporting a flat benefit of \$28 per year of service to its Non-Office staff also provides \$50 per month on a joint life basis. Three establishments report under "VARIES WITH SALARY GRADE". One establishment reports for all categories that the flat benefit amount varies from \$31 to \$31.75 depending on the wage rate of the employee. The second establishment reports that the benefit for its Non-Office employees varies by rate classification from \$28.25 to \$38.00.

Five establishments indicate that their benefit formula "VARIES ON ANOTHER BASIS". The first establishment provides its Office and Non-Office employees with a benefit which varies from \$17.50 to \$20.50 depending on years of service plus \$50 per month plus a bridging supplement of \$18.42 per year of service. The second establishment has a benefit for its Non-Office employees which varies from \$12 to \$28 according to the year in which it was earned. The third establishment provides its Non-Office employees with a benefit of \$12 per year for service before 1987 and \$15 per year for service after 1987 in combination with a money purchase plan. The fourth establishment credits its Office and Non-Office employees with \$17.50 for employees less than 45 years of age as of the effective date of the current collective agreement, and \$26 for older employees. The fifth establishment provides its Non-Office employees with \$26 per year for service prior to June 18, 1989 and \$30 per year for service after that date.

TABLE 10  
INCIDENCE AND CHARACTERISTICS  
CANADA  
UNIT AND FLAT BENEFIT PENSION PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	83.3	91.1	82.6	87.8	77.8	80.2
PROVIDED AS PART OF A COMBINATION PENSION PLAN	2.9	1.1	3.6	2.2	2.4	1.5
PLAN NOT PROVIDED	13.8	7.8	13.8	10.0	19.8	18.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE UNDER THE PLAN DESCRIBED BELOW (EXCLUSIVE OF ANY WAITING PERIOD):						
-ALL EMPLOYEES	95.0	92.4	95.0	89.5	93.0	93.8
II RELATION OF BASIC PLAN TO C/QPP:						
-BOTH CONTRIBUTIONS AND BENEFITS ARE INTEGRATED WITH C/QPP(BENEFITS ONLY IN NON-CONTRIBUTORY PLANS)	74.0	76.6	74.0	82.3	62.3	69.0
-CONTRIBUTIONS AND BENEFITS ARE STACKED (BENEFITS ONLY IN NON-CONTRIBUTORY PLANS)	15.1	10.7	15.1	9.0	29.7	27.9
III INTEGRATION OF BENEFITS:						
-BENEFITS ARE FULLY INTEGRATED WITH C/QPP	32.9	35.5	32.9	37.3	31.7	39.2
-STEP RATE FORMULA,PERCENTAGE UNDER THE YMPE:						
-1.0%	13.4	17.4	12.6	14.3	10.9	6.4
-BENEFITS NOT INTEGRATED	21.0	13.3	21.0	12.5	34.4	28.8
IV EARLY RETIREMENT BENEFITS ARE OFF-SET WITH C/QPP:						
-WHEN PENSION BECOMES PAYABLE	42.9	37.1	41.2	37.0	26.7	38.9
-UPON RECEIPT OF C/QPP BENEFITS	18.5	15.7	19.3	21.6	19.8	18.5
-AT AGE 65	15.1	23.3	16.0	23.5	15.8	11.1
-BENEFITS NOT INTEGRATED	21.0	13.3	21.0	12.5	34.7	28.8
1. EARLY RETIREMENT BRIDGING SUPPLEMENT						
* -DOLLAR AMOUNT	10.9	4.2	12.6	4.3	17.8	23.2
-BRIDGING SUPPLEMENT NOT AVAILABLE	35.4	26.6	36.1	28.4	36.6	36.8
-N/A, BENEFITS OFFSET AT AGE 65 OR ON RECEIPT OF C/QPP	29.4	33.9	30.3	39.2	29.7	22.8
+ 2. DURATION OF BRIDGING SUPPLEMENT						
-5 YEARS, ENDING AT AGE 65	19.0	12.7	20.0	17.5	23.5	13.7
-10 YEARS, ENDING AT AGE 65	50.0	68.5	47.5	66.3	41.2	39.2

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

TABLE 10  
INCIDENCE AND CHARACTERISTICS  
CANADA  
UNIT AND FLAT BENEFIT PENSION PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
V NATURE OF BASIC PLAN:						
* -CONTRIBUTORY	58.8	67.7	57.1	67.2	54.5	60.4
-NON-CONTRIBUTORY	41.2	32.3	42.9	32.8	45.5	39.6
+ 1. EMPLOYEE'S RATE OF CONTRIBUTION:						
-2.0% TO 3.3%	8.6	6.0	7.4	1.5	3.6	.6
-4.0%	12.9	5.0	11.8	3.5	7.3	12.4
-5.0%	30.1	26.8	32.2	35.4	36.4	21.2
-6.0%	11.4	15.4	10.3	9.1	12.7	14.7
-7.0%	11.4	19.3	11.8	9.7	14.5	21.3
+ 2. RATE OF EMPLOYEE'S CONTRIBUTION ON EARNINGS BELOW THE YEAR'S BASIC EXEMPTION (YBE):						
-INTEGRATED PLAN, CONTRIBUTIONS SAME AS EARNINGS OVER THE YMPE	25.7	18.5	26.5	20.7	23.6	21.8
-INTEGRATED PLAN, CONTRIBUTIONS SAME AS EARNINGS BETWEEN YBE AND YMPE	57.2	65.0	60.2	68.8	65.5	67.0
+ 3. RATE OF INTEREST ON REFUNDED EMPLOYEE CONTRIBUTIONS:						
-RATE VARIES ANNUALLY ACCORDING TO INVESTMENT EXPERIENCE OF FUND	32.9	22.3	32.3	26.6	34.5	17.0
-BASED ON BANK RATES FOR NON-CHEQUING SAVINGS ACCOUNTS	15.7	18.7	16.2	16.3	20.0	20.7
-BASED ON RATES FOR GUARANTEED INVESTMENT CERTIFICATES	11.4	8.6	10.3	6.9	12.7	16.0
-RATE SET BY LEGISLATION	11.4	19.0	11.8	22.3	7.3	3.1
VI NATURE OF BENEFIT FORMULA OF BASIC PLAN:						
* -UNIT BENEFIT FORMULA	98.3	99.5	95.8	98.7	76.2	75.3
** -FLAT BENEFIT FORMULA	1.7	.5	3.4	.6	22.8	23.0
1. DESCRIPTION OF UNIT BENEFIT FORMULAE:						
+ A. FINAL AVERAGE EARNINGS:						
-OVER LAST 5 YEARS:						
-2.0%	3.4	3.9	2.6	6.1	.0	.0
-N/A, NOT A FINAL AVERAGE EARNINGS UNIT BENEFIT FORMULA	90.6	94.4	91.1	90.4	96.1	99.7
+ B. AVERAGE BEST EARNINGS:						
-OVER 3 BEST YEARS:						
-2.0%	6.0	7.1	6.1	9.7	7.8	6.4
-OVER 5 BEST YEARS:						
-1.5%	7.7	3.9	6.1	2.7	3.9	7.5
-2.0%	31.4	41.6	31.5	34.0	40.2	44.3
-N/A, NOT AN AVERAGE BEST EARNINGS UNIT BENEFIT FORMULA	23.9	20.4	26.3	23.5	22.1	25.4

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TABLE 10  
INCIDENCE AND CHARACTERISTICS  
CANADA  
UNIT AND FLAT BENEFIT PENSION PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
++ 2. DESCRIPTION OF FLAT BENEFIT FORMULAE OR UNIFORM PENSION FORMULA:						
-MONTHLY FLAT BENEFIT PER YEAR OF SERVICE:						
- \$15.00 TO \$17.00	50.0	34.0	25.0	35.7	13.0	4.9
- \$27.00 TO \$29.00	.0	.0	.0	.0	21.9	41.3
- VARIES WITH SALARY GRADE	50.0	66.0	25.0	9.1	8.7	12.7
- VARIES ON ANOTHER BASIS	.0	.0	50.0	55.2	21.7	17.6
VII MAXIMUM NUMBER OF YEARS OF PENSIONABLE SERVICE UNDER THE BASIC PLAN:						
- 35 YEARS	37.0	44.3	37.0	46.0	37.6	48.2
- NO MAXIMUM SPECIFIED	51.3	50.1	50.5	46.6	50.5	44.8
VIII PROVISIONS FOR FULL VESTING:						
- IMMEDIATE VESTING	8.4	20.1	6.7	13.3	6.9	4.6
- MINIMUM SERVICE REQUIREMENT OF:						
- 2 YEARS	38.7	26.9	40.4	33.8	38.6	38.1
- MINIMUM AGE-SERVICE REQUIREMENTS OF:						
- AGE 45, 10 YEARS OF SERVICE	8.4	6.4	8.4	7.0	7.9	3.1
- PLAN PARTICIPATION OF 2 YEARS	26.9	21.4	26.1	23.4	24.8	29.7
IX PROVISIONS FOR GRADUAL OR PARTIAL VESTING:						
- YES	7.6	1.5	7.6	2.6	6.9	2.7
- NO	84.0	78.4	85.7	84.1	86.2	92.7
- N/A, IMMEDIATE VESTING	8.4	20.1	6.7	13.3	6.9	4.6
X EARLIEST AGE FOR NON-REDUCED DEFERRED PENSION:						
- AGE 55	14.3	18.6	13.4	19.9	14.9	23.5
- AGE 60	17.6	20.0	16.8	19.2	18.8	17.7
- AGE 62	13.4	11.9	12.6	15.3	9.9	6.3
- AGE 65	46.4	39.5	49.8	40.6	48.4	39.1
XI NORMAL RETIREMENT AGE:						
- AGE 65	95.8	89.6	96.6	91.9	97.0	97.5
XII EMPLOYEE OBLIGED TO RETIRE AT THE NORMAL RETIREMENT AGE:						
- YES	31.1	35.5	31.1	36.7	37.6	31.9
- NO, AN EMPLOYEE MAY WORK TILL AGE:						
- 70	10.1	3.0	9.2	3.8	7.9	2.4
- NO COMPULSORY RETIREMENT AGE	47.9	52.3	48.8	47.8	44.6	53.8
+ 1. YEARS WORKED BEYOND NORMAL RETIREMENT AGE CAN BE PENSIONABLE SERVICE:						
- YES	67.1	60.8	67.1	71.5	63.5	65.8
- NO	31.7	34.4	31.7	25.5	34.9	33.4

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " + "

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TABLE 10  
INCIDENCE AND CHARACTERISTICS  
CANADA  
UNIT AND FLAT BENEFIT PENSION PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XIII PROVISIONS FOR VOLUNTARY EARLY RETIREMENT:						
* -IMMEDIATE FULL PENSION	4.2	7.2	3.4	2.2	4.0	2.9
* -IMMEDIATE ADJUSTED PENSION	28.6	9.1	30.3	15.5	28.7	9.3
* -BOTH IMMEDIATE FULL AND ADJUSTED PENSIONS	67.2	83.7	66.3	82.3	67.3	87.8
+ 1. REQUIREMENTS FOR IMMEDIATE FULL PENSION:						
-MINIMUM AGE OF:						
-60	3.4	11.4	4.2	4.5	4.0	5.3
-62	5.9	1.7	5.0	2.1	2.0	1.1
-MINIMUM AGE AND SERVICE OF:						
-AGE 60 AND 10 YEARS OF SERVICE	3.4	.8	3.4	1.5	3.0	1.1
-AGE 60 AND 30 YEARS OF SERVICE	5.0	1.4	5.0	1.7	5.0	9.3
-AGE 62 AND 2 YEARS OF SERVICE	3.4	5.1	2.5	6.7	2.0	2.6
-AGE-SERVICE COMBINATION WITH MINIMUM AGE REQUIREMENTS OF:						
-85 YEARS AND AGE 55 TO 60	5.0	14.7	6.7	16.2	6.9	17.1
-N/A, IMMEDIATE ADJUSTED PENSION ONLY	29.9	11.0	31.6	17.3	29.2	9.4
+ 2. REQUIREMENTS FOR IMMEDIATE ADJUSTED PENSION:						
-MINIMUM AGE OF:						
-55	33.9	25.2	34.8	33.1	28.7	25.9
-MINIMUM AGE AND SERVICE OF:						
-AGE 55 AND 2 YEARS	7.6	5.1	7.6	3.1	8.9	10.9
-AGE 55 AND 5 YEARS	7.6	15.7	10.1	17.4	10.9	15.8
-AGE 55 AND 10 YEARS	17.6	12.3	16.8	13.8	15.8	10.4
-AGE 55 AND 15 YEARS	5.9	8.6	5.9	8.5	5.9	3.3
-AGE 55 AND 20 YEARS	5.0	2.8	5.0	4.6	5.9	4.5
+ 3. REDUCTION FORMULAE FOR IMMEDIATE ADJUSTED PENSION:						
-ACTUARIAL EQUIVALENT REDUCTION	16.0	13.6	18.5	17.2	15.8	16.8
-PERCENTAGE REDUCTION PER YEAR OF EARLY RETIREMENT:						
-3.0%	6.7	8.2	6.7	7.4	5.9	5.4
-5.0%	10.9	16.6	10.1	14.6	9.9	9.0
-PERCENTAGE REDUCTION PER MONTH OF EARLY RETIREMENT:						
-0.25%	5.9	4.1	5.9	3.7	5.9	8.7
-0.3% TO 0.4%	3.4	1.1	3.4	1.5	3.0	.7
-0.5%	9.2	6.9	8.4	4.8	11.9	18.4
-PERCENTAGE VARIES BY AGE	22.1	27.0	21.9	27.6	21.7	20.6
XIV PROVISIONS FOR EARLY RETIREMENT DUE TO ILLNESS OR DISABILITY:						
-IMMEDIATE FULL PENSION	12.6	22.7	14.3	18.9	20.8	23.4
-N/A, LONG TERM DISABILITY PLAN ONLY UNTIL NORMAL RETIREMENT AGE	82.4	74.6	79.0	73.5	68.3	60.7

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

TABLE 10  
INCIDENCE AND CHARACTERISTICS  
CANADA  
UNIT AND FLAT BENEFIT PENSION PLANS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XV PRE-RETIREMENT SURVIVORS' PENSION BENEFITS:						
1. % OF EMPLOYEE'S PENSION CREDIT PAID TO SPOUSE:						
-50%	16.8	17.7	16.0	9.1	16.8	23.1
-60%	22.0	19.8	22.0	22.4	19.8	19.8
-100%	11.8	12.7	11.8	14.3	8.9	10.6
-PENSION CALCULATED AS JOINT LIFE OPTION	10.1	13.8	9.2	14.8	9.9	12.3
-N/A, NO BENEFIT IS PAID TO THE SPOUSE OR REFUND OF EMPLOYEE CONTRIBUTION ONLY	16.8	10.8	17.6	7.8	19.8	9.7
2. % OF EMPLOYEE'S PENSION CREDIT PAID TO DEPENDENT CHILDREN:						
-N/A, NO BENEFITS PAID TO DEPENDENT CHILDREN	92.7	91.0	92.7	90.6	91.0	88.2
3. % OF DECEASED EMPLOYEE'S PENSION CREDIT PAID TO DEPENDENT ORPHANS:						
-60% DIVIDED AMONG ALL CHILDREN	5.9	8.0	5.0	11.1	5.0	3.8
-100% DIVIDED AMONG ALL CHILDREN	4.2	5.9	4.2	8.1	4.0	1.8
-N/A, NO BENEFITS PAID TO DEPENDENT ORPHANS	63.3	55.3	64.1	49.6	65.1	62.1
XVI POST-RETIREMENT SURVIVORS' BENEFITS:						
1. PAID TO SPOUSE:						
-% OF JOINT LIFE PENSION:						
-60%	14.3	10.7	14.3	13.0	11.9	16.7
-% OF FULL PENSION						
-50%	11.8	16.6	10.9	11.1	13.9	13.3
-60%	19.3	21.6	19.3	17.5	18.8	16.7
-AVAILABLE AS OPTION ONLY	40.5	35.9	40.6	31.3	40.4	44.3
2. % OF PENSION OF DECEASED PAID TO DEPENDENT CHILDREN:						
-AVAILABLE AS OPTION ONLY	15.1	18.9	15.1	14.5	12.9	22.5
-N/A, NO BENEFITS PAID TO DEPENDENT CHILDREN	78.5	73.4	78.5	80.0	79.1	74.6
3. % OF PENSION OF DECEASED PAID TO DEPENDENT ORPHANS:						
-60% DIVIDED AMONG ALL CHILDREN	5.9	7.3	5.9	5.8	5.9	4.0
-AVAILABLE AS OPTION ONLY	19.3	21.1	19.3	16.8	16.8	23.6
-N/A, NO BENEFITS PAID TO ORPHANS	59.1	52.6	59.1	55.8	61.3	64.7
XVII PENSION-INDEXING:						
1. LONG-TERM OBJECTIVES:						
-INFORMAL OR AD-HOC ARRANGEMENT	40.2	44.6	38.4	44.1	31.4	33.9
-NO SUCH OBJECTIVE	20.2	5.2	20.2	4.9	18.8	13.3

PAID TIME AWAY FROM DUTY

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SECTION 11: PAID HOLIDAYS  
SECTION 12: PAID VACATIONS  
SECTION 13: PAID BEREAVEMENT LEAVE  
SECTION 14: MATERNITY, PERSONAL AND PARENTAL LEAVE  
SECTION 15: PAID REST PERIODS



11. PAID HOLIDAYS

Included in paid holidays are days of public and religious significance and floating holidays which may be taken at any time during the year. Also included are paid days during official plant shutdowns as well as any other identifiable paid holidays.

Excluded from the Management/Professional category are 3,547 employees located in an educational institution where a unique situation apropos vacations and holidays exists. These employees represent 4.8% of the Management/Professional category.

Participants were asked to provide information on the number of holidays to be granted during the 1990 calendar year. However, in instances where the 1990 schedule had not yet been decided, or would be decided by collective agreement later in the year, holidays applicable in 1989 were recorded.

The Characteristics of Table 11 show:

I Number of paid holidays during 1990

II Paid holidays granted

TABLE 11  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID HOLIDAYS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PROVIDED	99.3	95.2	100.0	100.0	100.0	100.0
N/A, UNIQUE GROUP, PRIMARY AND SECONDARY TEACHERS	.7	4.8	.0	0	.0	0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS						
I NUMBER OF PAID HOLIDAYS DURING 1990:						
-10 DAYS	13.9	10.2	13.0	15.9	11.1	12.8
-11 DAYS	28.6	20.6	27.9	24.6	30.0	42.4
-12 DAYS	22.6	29.6	23.9	19.5	24.6	25.5
-13 DAYS	13.1	13.7	13.8	12.6	14.3	9.8
-14 DAYS	3.6	5.2	2.9	6.0	4.0	2.2
-15 DAYS	4.4	9.9	4.3	6.8	4.0	2.5
II PAID HOLIDAYS GRANTED:						
1. NEW YEAR'S DAY: -YES	100.0	100.0	100.0	100.0	100.0	100.0
2. JANUARY 2ND: -YES	21.2	25.0	21.7	22.0	24.6	26.6
3. HERITAGE DAY: -YES	13.1	22.5	12.3	15.3	11.9	15.2
4. GOOD FRIDAY: -YES	95.6	98.9	95.7	99.1	93.7	90.3
5. EASTER MONDAY: -YES	31.4	28.1	31.9	32.5	32.5	24.8
6. QUEEN'S BIRTHDAY (VICTORIA DAY): -YES	97.1	95.0	97.8	98.5	96.0	91.7
7. ST. JOHN THE BAPTIST'S DAY: -YES	33.6	29.4	33.3	25.7	34.1	36.2
8. CANADA DAY: -YES	99.3	100.0	99.3	99.9	97.6	94.0
9. LOCAL CIVIC HOLIDAY: -YES	67.9	72.1	68.1	75.4	67.5	74.2
10. LABOUR DAY: -YES	100.0	100.0	100.0	100.0	100.0	100.0
11. THANKSGIVING DAY: -YES	100.0	100.0	100.0	100.0	97.6	99.0
12. REMEMBRANCE DAY: -YES	36.5	37.5	36.2	46.3	35.7	39.0



TABLE 11  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID HOLIDAYS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
13. CHRISTMAS EVE:						
-YES, FULL-DAY	25.5	39.3	25.4	24.3	27.0	16.0
-YES, HALF-DAY	9.5	5.1	10.1	6.5	8.7	8.8
-NOT FORMALLY GRANTED	55.5	47.5	55.8	57.5	54.8	69.2
14. CHRISTMAS DAY:						
-YES	100.0	100.0	100.0	100.0	100.0	100.0
15. BOXING DAY:						
-YES, FULL DAY	94.2	98.2	94.2	97.3	92.1	93.5
-YES, HALF DAY	.7	.3	.7	.5	.8	1.2
16. NEW YEAR'S EVE:						
-YES, FULL-DAY	23.4	27.6	22.5	19.1	23.8	15.7
-YES, HALF-DAY	6.6	4.8	7.2	6.0	7.1	8.5
-NOT FORMALLY GRANTED	59.1	49.3	59.4	59.8	59.6	70.0
17. FLOATING DAYS:						
-1 DAY	23.4	23.3	21.7	23.5	23.0	24.3
-2 DAYS	7.3	4.5	9.4	10.4	8.7	10.5
-3 DAYS	6.6	12.7	5.8	3.5	6.3	3.1
-4 DAYS	5.8	3.0	5.8	3.8	5.6	3.6
-NOT GRANTED	53.4	52.6	53.8	54.1	50.8	51.6



## 12. PAID VACATIONS

Vacation plans are predominantly graduated plans, where vacation entitlements increase with years of service. The uniform plan, under which employees are granted a uniform number of days of vacation credits regardless of years of service, is used by a small number of establishments. In both types of plans, vacation entitlements within each category may vary by the employee's level of responsibility, age upon appointment or salary grade. As well, employees may be granted additional vacation entitlements or cash bonuses when certain criteria are met.

The Characteristics of Table 12 show:

- I Type of vacation
- II Vacation entitlement
- III Vacation entitlement in the first year of service

TABLE 12  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID VACATIONS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PROVIDED	97.1	94.0	97.8	97.1	99.2	99.9
PROVIDED AS PART OF FLEXIBLE BENEFIT PACKAGE	2.2	1.2	2.2	2.9	.8	1
N/A, UNIQUE GROUP PRIMARY AND SECONDARY TEACHERS	.7	4.8	.0	.0	.0	0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS						
I TYPE OF VACATION:						
-UNIFORM VACATION OF:						
-21 TO 25 DAYS	2.9	12.8	.0	.0	.0	0
* -GRADUATED BY SERVICE	96.4	86.9	99.3	99.6	99.2	100.0
II VACATION ENTITLEMENT:						
+ 1. TEN DAYS AFTER COMPLETION OF:						
-1 YEAR	49.5	42.3	59.4	44.9	65.1	72.5
-NO 10 DAY ENTITLEMENT	47.4	57.1	37.7	54.4	32.5	26.6
+ 2. FIFTEEN DAYS AFTER COMPLETION OF:						
-1 YEAR	38.9	36.7	29.7	33.3	24.7	18.9
-2 YEARS	6.8	3.3	9.4	12.9	8.7	6.4
-3 YEARS	21.8	34.4	25.4	28.0	22.2	26.6
-4 YEARS	6.8	4.4	8.0	7.2	11.1	18.0
-5 YEARS	17.3	5.2	19.6	8.9	24.6	24.5
-NO 15 DAY ENTITLEMENT	6.8	15.6	6.5	9.3	6.3	5.1
+ 3. TWENTY DAYS AFTER COMPLETION OF:						
-1 YEAR	4.5	9.1	4.3	7.7	4.0	2.5
-3 TO 4 YEARS	6.0	9.5	4.3	5.0	1.6	1.3
-5 YEARS	7.5	5.9	5.8	11.2	7.9	7.5
-8 YEARS	12.8	6.9	13.0	5.3	11.1	8.5
-9 YEARS	12.8	8.9	15.2	20.4	13.5	34.1
-10 YEARS	36.7	45.1	37.2	40.8	38.0	32.6
+ 4. TWENTY-FIVE DAYS AFTER COMPLETION OF:						
-15 YEARS	15.0	9.0	13.8	11.3	12.7	17.9
-20 YEARS	37.5	54.9	37.0	42.4	36.5	26.3
-NO 25 DAY ENTITLEMENT	11.3	6.2	10.9	6.1	8.7	4.4

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

TABLE 12  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID VACATIONS  
JANUARY 1, 1990

		MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
		PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+	5. THIRTY DAYS AFTER COMPLETION OF:						
	-20 YEARS	6.8	3.4	5.8	4.9	7.9	11.5
	-25 YEARS	23.3	24.4	21.7	16.2	18.3	17.9
	-30 YEARS	11.3	9.7	10.9	7.8	14.3	11.9
	-NO 30 DAY ENTITLEMENT	41.8	47.0	42.1	45.7	40.4	23.9
+	6. THIRTY-FIVE DAYS AFTER COMPLETION OF:						
	-25 YEARS	4.5	.7	4.3	2.5	4.8	7.4
	-30 YEARS	2.3	1.7	2.2	4.4	2.4	9.5
	-NO 35 DAY ENTITLEMENT	91.6	95.1	92.1	90.4	91.2	80.8
III VACATION ENTITLEMENT IN THE FIRST YEAR OF SERVICE:							
	-EARNED AND GRANTED AT THE RATE OF:						
	- .80 TO 1 DAY PER MONTH TO A MAXIMUM OF 10 DAYS PER YEAR	37.3	30.6	44.5	43.3	46.7	62.2
	- 1.25 DAYS PER MONTH	13.9	14.3	10.9	14.8	9.5	9.6
	-PRORATED BASED ON HIRING DATE	13.1	15.2	12.3	10.4	9.5	6.4

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"





13. PAID BEREAVEMENT LEAVE

Paid bereavement leave is time off granted to employees in the event of a death in the family. Some plans specify that the time off will only be granted if the employee attends the funeral or is involved in matters pertaining to funeral arrangements. Special bereavement leave credits may sometimes be earned or provided or sick leave credits may be utilized for bereavement. Survey analysis showed that in many organizations the policy in respect to Paid Bereavement Leave is stated in such a way which implies that up to a certain number of days leave may be granted. Further discussions with respondents proved, however, that in practice the total allowed paid days off are normally granted. Therefore responses have been coded on this basis.

The Characteristics of Table 13 show:

- I Special credits earned
- II Number of days granted
- III Additional days granted for travel for death of an immediate relative
- IV Additional days granted for travel for death of a non-immediate relative
- V Death occurring immediately prior to a weekend

EXPLANATORY NOTES

The establishment which responded "BOTH IN WORKING AND CALENDAR DAYS" in the incidence question provides a varying number of days off for bereavement leave in calendar days for the death of a spouse, son or daughter, brother or sister, grandparents, grandchildren or similar in-laws and in working days for the death of a father or mother, aunt or uncle and niece or nephew.

- II The establishments providing data under "DISCRETIONARY" in Characteristics II-1 to II-11 state that leave is allowed for all deaths, however, it is the number of days granted that is discretionary.
- II-2 Two of the 12 establishments reporting under "DISCRETIONARY" responded that time off with pay is granted for the death of a common-law spouse but only if the common-law relationship is legally recognized.

III Responses indicate some establishments responding to the number of additional travel days for the death of an immediate relative (spouse, child, parent or brother/sister) include other family members in this policy. Several of the establishments granting additional travel days stated that the number of days granted depends upon the distance travelled, the day on which the funeral occurs or where the funeral takes place.

V Some establishments reported that leave granted after the weekend must meet certain criteria, such as a particular distance to travel, or depends on which day the funeral occurs.

TABLE 13  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID BEREAVEMENT LEAVE  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PROVIDED IN WORKING DAYS	79.8	77.5	80.5	84.6	88.9	87.8
PROVIDED IN CALENDAR DAYS	3.6	4.1	5.8	4.2	6.3	10.9
PROVIDED IN BOTH WORKING AND CALENDAR DAYS	.7	2.9	.7	1.7	.8	.4
INFORMAL PRACTICE ONLY	15.9	15.5	13.0	9.5	4.0	.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF FORMAL PLAN						
I SPECIAL CREDITS EARNED:						
-NO, CREDITS NOT REQUIRED	98.2	99.5	98.4	98.9	99.2	100.0
II NUMBER OF DAYS GRANTED FOR THE DEATH OF A:						
1 SPOUSE:						
-3 DAYS	69.0	70.0	67.4	78.2	66.1	76.2
-5 DAYS	22.4	13.2	24.2	14.3	25.6	19.4
-DISCRETIONARY	6.0	6.2	5.0	2.3	2.5	.3
2. COMMON-LAW SPOUSE:						
-3 DAYS	65.5	68.2	65.0	76.3	63.7	73.4
-5 DAYS	20.7	13.1	22.5	13.9	25.6	19.4
-DISCRETIONARY	10.3	8.1	8.3	4.5	4.1	3.0
3. SON OR DAUGHTER:						
-3 DAYS	70.7	70.1	70.8	79.0	70.2	79.4
-5 DAYS	20.7	13.1	20.8	13.5	21.5	16.2
-DISCRETIONARY	6.0	6.2	5.0	2.3	2.5	.3
4. MOTHER OR FATHER:						
-3 DAYS	82.8	79.5	82.5	87.0	84.3	90.5
-5 DAYS	9.5	7.7	10.8	8.5	10.7	8.1
-DISCRETIONARY	6.0	6.2	5.0	2.3	2.5	.3
5. BROTHER OR SISTER:						
-3 DAYS	81.0	80.2	81.7	88.6	85.0	93.0
-5 DAYS	8.6	7.7	9.2	8.3	8.3	5.0
-DISCRETIONARY	6.9	6.3	5.8	2.5	2.5	.3
6. MOTHER/FATHER IN-LAW:						
-3 DAYS	67.2	64.9	70.1	73.9	78.4	88.5
-5 DAYS	8.6	7.7	8.3	6.8	5.8	3.4
-DISCRETIONARY	13.8	12.4	10.8	8.9	5.8	2.0
7. BROTHER/SISTER IN-LAW:						
-1 DAY	26.7	21.7	25.8	21.3	34.7	25.3
-3 DAYS	32.8	38.9	34.2	42.1	35.6	45.6
-DISCRETIONARY	24.1	23.2	19.2	19.1	8.3	3.4

TABLE 13  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID BEREAVEMENT LEAVE  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
8. SON/DAUGHTER IN-LAW:						
-1 DAY	19.8	20.1	20.0	17.1	19.0	12.5
-3 DAYS	30.1	34.3	31.7	42.8	36.4	42.4
-DISCRETIONARY	30.2	26.6	23.3	22.8	11.6	4.5
-NOT GRANTED	12.1	4.7	16.7	9.1	26.4	35.6
9. GRANDPARENT:						
-1 DAY	25.9	22.0	25.0	20.2	33.1	22.6
-3 DAYS	43.0	46.1	44.2	54.2	45.4	60.3
-DISCRETIONARY	19.0	15.5	15.8	12.2	9.1	4.8
10. GRANDCHILD:						
-1 DAY	19.0	19.5	19.2	19.4	21.5	21.4
-3 DAYS	32.6	37.6	31.7	43.8	34.8	42.1
-DISCRETIONARY	25.0	17.9	20.8	16.3	13.2	5.0
-NOT GRANTED	14.7	9.1	18.3	7.9	23.1	25.1
11. OTHER RELATIVE IN EMPLOYEE'S HOUSEHOLD:						
-1 DAY	8.6	6.6	8.3	5.1	7.4	10.2
-3 DAYS	21.6	32.6	21.7	39.5	19.8	22.7
-DISCRETIONARY	43.9	39.1	36.8	33.6	24.8	23.1
-NOT GRANTED	21.6	15.1	27.5	13.2	43.1	39.5
III ADDITIONAL DAYS GRANTED FOR TRAVEL FOR DEATH OF AN IMMEDIATE RELATIVE (I.E. SPOUSE, CHILD, PARENT, BROTHER/SISTER):						
-2 DAYS	21.6	27.2	21.7	21.0	17.4	13.4
-DISCRETIONARY	54.2	50.7	45.8	47.5	33.9	22.7
-NO ADDITIONAL DAYS FOR TRAVEL	18.1	15.8	25.0	23.6	39.7	53.3
IV ADDITIONAL DAYS GRANTED FOR TRAVEL FOR DEATH OF A NON-IMMEDIATE RELATIVE (I.E. GRANDPARENT, GRANDCHILD, SON/DAUGHTER IN LAW, BROTHER/SISTER IN LAW):						
-DISCRETIONARY	53.5	49.4	47.5	51.0	34.7	20.2
-NO ADDITIONAL DAYS FOR TRAVEL	34.5	34.8	40.0	35.7	52.9	68.6
V DEATH OCCURRING IMMEDIATELY PRIOR TO A WEEKEND:						
-LEAVE GRANTED AFTER WEEKEND	58.7	59.2	56.7	60.3	55.4	61.5
-NO FORMAL POLICY	17.2	21.3	15.8	15.5	10.7	9.3
-NOT GRANTED	19.8	15.0	20.8	13.8	27.3	18.9

14. MATERNITY, PERSONAL AND PARENTAL LEAVE

A wide variety of circumstances have been grouped under the general heading of "MATERNITY, PERSONAL AND PARENTAL LEAVE". Basically, this can be broadly identified as leave for circumstances of a personal nature such as marriage, birth or adoption of a child, illness in the family, domestic emergencies or self-financed leave. Analysis of data showed that several organizations which responded positively to the incidence question have in fact formal policies which allow only unpaid time off for such circumstances. The user is asked to note the distinction between paid and unpaid leave in the statistical presentation which follows.

The Characteristics of Table 14 show:

- I Special credits provided
- II Paid marriage leave
- III Paid maternity leave
- IV Paid leave during UIC waiting period
- V Unpaid maternity leave beyond legislated period
- VI Paternity leave
- VII Adoption leave granted
- VIII Paid leave, illness in the family
- IX Paid leave, domestic emergencies
- X Paid leave, other circumstances
- XI Maximum annual amount of paid personal leave

EXPLANATORY NOTES

Some establishments reporting a formal plan and not requiring special credits for personal and parental leave indicated that it is a general leave plan allowing employees to take leave for any reason.

- III-1 One establishment reported under "VARIES WITH SERVICE", and provides Management/Professional and Office employees with a lump sum equal to the difference between the UIC benefit and either 66 2/3% or 100%, depending on service, provided the employee returns to work at the end of the six-month period of leave.

TABLE 14  
INCIDENCE AND CHARACTERISTICS  
CANADA  
MATERNITY, PERSONAL AND PARENTAL LEAVE  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
FORMAL PLAN PROVIDED	71.0	86.6	75.4	90.9	74.6	84.4
INFORMAL PRACTICE ONLY	26.1	13.3	21.0	8.8	16.7	8.0
PLAN NOT PROVIDED	2.9	1	3.6	.3	8.7	7.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF FORMAL PLAN						
I SPECIAL CREDITS PROVIDED:						
-YES	3.1	8.8	3.8	10.1	4.3	6.0
-NO, CREDITS NOT REQUIRED	93.9	90.8	93.3	88.7	94.6	94.0
II PAID MARRIAGE LEAVE:						
-1 DAY	12.2	14.1	12.5	7.1	11.7	9.3
-2 TO 5 DAYS	12.2	21.1	12.5	16.3	13.8	5.9
-NOT GRANTED	65.5	53.7	66.3	71.5	68.0	81.8
III PAID MATERNITY LEAVE (EXCLUDING WAITING PERIOD FOR UIC BENEFITS):						
* -SUBSIDIZED BY EMPLOYER	9.2	8.6	7.7	5.1	7.4	3.5
** -SUBSIDIZED UNDER SUPPLEMENTARY UNEMPLOYMENT BENEFIT PLAN	20.4	39.8	21.2	28.4	21.3	19.2
-NOT GRANTED	70.4	51.6	71.1	66.5	71.3	77.3
+ 1. RATE OF PAY AND DURATION OF LEAVE WHEN SUBSIDIZED BY EMPLOYER:						
- 6 WEEKS AT 60% TO 70% OF SALARY	33.4	11.8	37.5	14.0	42.8	27.0
-15 WEEKS AT 75% OF SALARY	11.1	6.7	12.5	9.8	14.3	14.6
-15 WEEKS AT 100% OF SALARY	33.3	70.9	25.0	72.0	28.6	49.8
-17 WEEKS AT 95% OF SALARY	11.1	10.6	12.5	3.7	14.3	8.6
-VARIES WITH SERVICE	11.1	0	12.5	5	.0	0
++ 2. RATE OF PAY AND DURATION OF LEAVE WHEN SUBSIDIZED BY SUPPLEMENTARY UNEMPLOYMENT BENEFIT PLAN:						
- 6 WEEKS AT 95% OF SALARY	5.0	23.2	4.5	8.9	5.0	4.2
-15 WEEKS AT 70 TO 87% OF SALARY	15.0	6.4	22.7	6.8	20.0	44.8
-15 WEEKS AT 93 TO 95% OF SALARY	35.0	35.3	27.4	43.9	25.0	21.8
-17 WEEKS AT 90% OF SALARY	5.0	1.6	4.5	6	5.0	2
-18 WEEKS AT 85 TO 95% OF SALARY	25.0	9.9	27.3	17.5	25.0	13.2
-20 WEEKS AT 93 TO 95% OF SALARY	10.0	16.0	9.1	16.1	10.0	9.4

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " \* "

++ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " \* \* "



TABLE 14  
INCIDENCE AND CHARACTERISTICS  
CANADA  
MATERNITY, PERSONAL AND PARENTAL LEAVE  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV PAID LEAVE DURING UIC WAITING PERIOD:						
-EMPLOYER PAYS:						
-93 TO 95% OF SALARY	8.2	14.2	7.7	9.6	8.5	3.7
-SUPPLEMENTARY UNEMPLOYMENT BENEFIT PLAN PAYS:						
-85% TO 95% OF SALARY	7.2	18.2	7.7	12.2	4.4	3.5
-NONE	76.5	57.9	76.9	69.4	76.5	72.6
V UNPAID MATERNITY LEAVE BEYOND LEGISLATED PERIOD:						
-8 TO 9 WEEKS	20.4	20.1	19.2	23.7	16.0	22.7
-DISCRETIONARY	24.6	20.7	25.1	11.7	23.4	18.0
-NOT GRANTED	20.4	11.0	19.2	15.1	24.3	22.7
VI PATERNITY LEAVE:						
-PAID PATERNITY LEAVE:						
-1 DAY	17.3	12.3	18.3	13.6	19.1	11.2
-DISCRETIONARY	12.2	4.9	13.5	6.7	10.6	14.9
-NOT GRANTED	37.9	26.0	39.2	37.5	39.2	42.4
VII ADOPTION LEAVE GRANTED:						
-PAID LEAVE:						
-1 DAY	8.2	1.6	8.7	2.6	9.6	4.2
-DISCRETIONARY	4.1	3.1	3.8	2.0	2.1	2.6
-UNPAID LEAVE:						
-80 TO 90 DAYS	13.3	11.5	12.5	12.9	11.7	12.4
-120 TO 180 DAYS	17.4	20.6	17.4	31.1	14.9	25.9
-DISCRETIONARY	7.1	2.0	8.7	3.9	8.5	12.5
-NOT GRANTED	15.3	6.2	13.1	7.0	18.0	17.7
VIII PAID LEAVE, ILLNESS IN THE FAMILY:						
-1 DAY	3.1	6.7	4.8	6.5	4.3	1.3
-3 TO 6 DAYS	13.2	12.4	10.6	14.0	5.4	3.1
-DISCRETIONARY	38.8	40.0	33.7	36.7	23.4	17.3
-NOT GRANTED	42.7	33.8	42.2	32.9	60.5	68.6
IX PAID LEAVE, DOMESTIC EMERGENCIES:						
-GRANTED	19.4	28.3	20.2	23.1	16.0	14.4
-DISCRETIONARY	61.2	54.4	53.8	53.4	44.6	31.9
-NOT GRANTED	19.4	17.3	26.0	23.5	39.4	53.7
X PAID LEAVE, OTHER CIRCUMSTANCES:						
-GRANTED	29.6	36.9	31.7	35.9	22.3	19.5
-DISCRETIONARY	39.8	37.5	34.6	34.5	25.5	12.9
-NOT GRANTED	30.6	25.6	33.7	29.6	52.2	67.6
XI MAXIMUM ANNUAL AMOUNT OF PAID PERSONAL LEAVE:						
-2 TO 5 DAYS	6.1	12.6	6.7	9.9	3.2	2.3
-NO SPECIFIED MAXIMUM	77.6	70.0	73.1	71.7	70.2	51.3
-N/A, NO PAID PERSONAL LEAVE	10.2	3.6	12.5	6.3	19.1	38.4



15. PAID REST PERIODS

Paid rest periods are intervals during which employees are permitted to stop work either under the employer's formal authorization or by means of informal arrangements. Excluded from this tabulation are wash-up time and meal breaks during regular working hours.

Table 15 is presented with the following headings:

I Number and length of daily rest periods

EXPLANATORY NOTES

Many of the establishments reporting under "DISCRETIONARY" have informal policies and implementation is left up to the discretion of the individual supervisor or manager.

TABLE 15  
INCIDENCE AND CHARACTERISTICS  
CANADA  
PAID REST PERIODS  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
FORMAL PRACTICE	60.1	53.9	73.2	80.7	91.3	96.3
INFORMAL PRACTICE	11.6	9.2	8.0	6.4	1.6	.3
REST PERIODS NOT PERMITTED	28.3	36.9	18.8	12.9	7.1	3.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF FORMAL PLAN						
I NUMBER AND LENGTH OF DAILY REST PERIODS:						
-TWO OF 10 MINUTES EACH	9.6	4.2	13.9	10.3	18.3	17.1
-TWO OF 15 MINUTES EACH	53.1	55.0	57.4	54.1	57.3	47.8
-DISCRETIONARY	24.1	32.5	15.8	21.4	8.7	24.0

HOURS OF WORK

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SECTION 16: HOURS OF WORK





16. HOURS OF WORK

Hours of work within the scope of this survey pertain to the hours full-time employees are required to work in the normally scheduled work day and the normally scheduled work week. Included in the number of hours per day are paid rest periods, but unpaid meal periods are excluded.

The reader should note that data found under sections I, II and III identify conditions that apply to the majority of employees in each category in the establishments surveyed.

The Characteristics included in Table 16 show:

- I Days per week
- II Average hours per day
- III Average hours per week

TABLE 16  
INCIDENCE AND CHARACTERISTICS  
CANADA  
HOURS OF WORK  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
HOURS OF WORK						
CHARACTERISTICS						
I DAYS PER WEEK:						
-5.0 DAYS	92.9	92.5	92.9	88.5	91.2	84.6
II AVERAGE HOURS PER DAY:						
-7.00 TO 7.03 HOURS	24.6	31.6	26.1	28.0	5.6	4.7
-7.25 HOURS	12.3	11.3	12.3	15.1	4.0	1.8
-7.50 HOURS	40.7	36.9	39.3	33.1	18.3	15.3
-8.00 HOURS	13.8	9.9	15.2	7.9	57.0	59.5
III AVERAGE HOURS PER WEEK:						
-35.00 TO 35.15 HOURS	24.6	31.6	26.1	28.0	5.6	4.7
-36.25 HOURS	12.3	11.3	11.6	14.6	4.0	1.8
-37.50 HOURS	41.5	39.0	39.4	33.6	18.3	14.1
-40.00 HOURS	13.8	9.9	15.2	7.9	58.6	60.7

PAY SUPPLEMENTS

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SECTION 17: OVERTIME COMPENSATION

SECTION 18: SHIFT WORK COMPENSATION



17. OVERTIME COMPENSATION

Overtime compensation is pay or time off for work performed in excess of the standard daily or weekly hours of work, as defined by collective agreement or employer policy. Table 17 presents data only for establishments which grant compensation for overtime work.

The Characteristics of Table 17 are as follows:

- I Employees eligible for overtime compensation
- II Qualifying period for compensation
- III Forms of compensation
- IV Rate of pay for overtime

TABLE 17  
INCIDENCE AND CHARACTERISTICS  
CANADA  
OVERTIME COMPENSATION  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
OVERTIME COMPENSATED	43.5	48.4	97.9	99.4	97.6	99.5
OVERTIME NOT COMPENSATED	53.6	51.1	1.4	5	1.6	4
NO OVERTIME WORKED	2.9	.5	.7	.1	.8	1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF OVERTIME COMPENSATION						
I EMPLOYEES ELIGIBLE FOR OVERTIME COMPENSATION:						
-ALL EMPLOYEES	15.0	12.2	91.1	93.5	97.6	99.3
* -SOME EMPLOYEES	85.0	87.8	8.9	6.5	2.4	7
+ 1. CRITERIA USED TO DETERMINE ELIGIBILITY						
-POSITION LEVEL	90.1	95.8	100.0	100.0	100.0	100.0
II QUALIFYING PERIOD FOR COMPENSATION:						
1. LENGTH OF QUALIFYING PERIOD:						
-IN MINUTES PER DAY:						
-15 MINUTES	6.7	12.0	14.8	16.2	12.2	7.6
-30 MINUTES	11.7	7.4	11.1	5.8	8.1	17.7
-60 MINUTES	8.3	12.9	8.1	12.5	2.4	1.4
-NO QUALIFYING PERIOD	54.9	38.6	56.6	51.0	69.3	63.5
III FORMS OF COMPENSATION:						
-CASH ONLY	25.0	13.1	36.3	30.1	61.8	68.3
-EMPLOYEE'S CHOICE OF CASH OR LEAVE	65.1	66.8	55.5	57.7	32.5	27.1
1. WHEN COMPENSATION IS IN THE FORM OF LEAVE, IT IS GRANTED AT THE RATE OF:						
-1T	36.6	31.7	23.7	22.8	8.9	8.1
-1.5T	18.3	21.0	20.0	10.8	10.6	3.2
-VARIES ACCORDING TO APPLICABLE OVERTIME RATES	11.7	28.2	11.1	15.6	13.0	10.5
-N/A, CASH ONLY	25.0	13.1	36.3	30.2	61.8	68.3
IV RATE OF PAY FOR OVERTIME:						
1. ON A NORMAL WORKING DAY:						
-1T FOR ALL HOURS	16.7	12.5	.0	0	.0	0
-1.5T FOR ALL HOURS	48.3	67.6	54.3	52.6	49.7	49.2
-2T FOR ALL HOURS	5.0	9	11.1	15.6	12.2	13.1
-1.5T THEN 2T AFTER 2 TO 4 HOURS	11.6	11.8	15.6	14.3	25.1	25.2

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"



TABLE 17  
INCIDENCE AND CHARACTERISTICS  
CANADA  
OVERTIME COMPENSATION  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. ON THE FIRST DAY OF REST:						
-1T FOR ALL HOURS	13.3	10.3	.0	.0	.0	.0
-1.5T FOR ALL HOURS	54.9	77.2	58.0	52.7	48.0	46.2
-2T FOR ALL HOURS	6.7	1.3	15.6	23.7	18.7	17.5
-1.5T THEN 2T AFTER 2 TO 3 HOURS	6.7	5.6	6.0	5.4	8.2	6.3
3. ON THE SECOND DAY OF REST WHERE THE FIRST DAY OF REST IS NOT WORKED:						
-1T FOR ALL HOURS	13.3	10.3	.0	.0	.0	.0
-1.5T FOR ALL HOURS	44.9	68.8	39.8	34.0	29.3	26.5
-2T FOR ALL HOURS	20.0	8.2	36.3	46.6	49.7	49.8
4. DIFFERENCE IN THE RATE OF COMPENSATION WHERE OVERTIME IS WORKED ON BOTH THE FIRST AND THE SECOND DAY OF REST:						
-NO, COMPENSATION IS THE SAME FOR BOTH DAYS	76.7	86.5	67.4	66.8	56.9	65.0
5. ON A HOLIDAY WHICH FALLS ON A NORMAL WORKING DAY:						
-NORMAL DAY'S PAY OR ANOTHER DAY OFF PLUS:						
-1.5T FOR ALL HOURS	38.1	45.6	46.1	44.2	39.0	40.4
-2T FOR ALL HOURS	26.7	12.7	37.0	44.6	48.0	37.2



18. SHIFT WORK COMPENSATION

Shift work compensation is additional compensation for work performed during hours differing from the regular daytime operations of the establishment. Table 18 presents data on compensation policies for evening and night shifts separately.

The Characteristics of this table show:

- I Employee eligible for shift work compensation
- II Nature of the organization's hours of work operation and the length of shifts
- III Compensation formula and rate of premium

EXPLANATORY NOTES

- I Seven establishments are reported under "SOME EMPLOYEES WHO WORK ON SHIFTS". The first establishment indicated that only computer centre employees and the first level supervisors of the Management/Professional category are compensated. The second stated only unionized maintenance employees in the Non-Office category are eligible for compensation. The third reporting for the Management/Professional category stated that only supervisors and computer operators receive shift differentials. Non-Office employees at the fourth establishment receive shift work compensation with the exception of custodial workers, janitorial assistants and "supervisory" security officers. The fifth establishment reported that employees other than laboratory technicians in the Office category are entitled to shift work compensation. The sixth stated that employees other than truck drivers in the Non-Office category are eligible to receive shift work compensation. Shift work premiums at the seventh establishment are granted to nurses only in the Management/Professional category.

- II One of the nine establishments reporting "VARIABLE SHIFTS" (DAY, EVENING AND NIGHT SHIFTS) indicated Management/Professional and Office employees work five or seven days per week with a variety of shifts. Another establishment reports Office employees work various schedules of 8, 10, 12 hours. One establishment reporting for its Office and Non-Office employees stated it has various shifts in place with 5- or 7-day-per-week schedules depending upon the time of the year. Another establishment reporting a continuous 24-hour operation stated the three categories of employees may work either five days per week, 8-hour shifts, three days per week, 12-hour shifts or four days per week, 12-hour shifts. Non-Office employees at one establishment reporting a continuous operation work 7:30 a.m. to 4:00 p.m. (with an unpaid 30-minute meal period); 4:00 p.m. to midnight (with a paid 30-minute meal period) and midnight to 7:30 a.m. (with a paid 30-minute meal period). Another establishment reports Non-Office employees work four shifts of 8.5 hours and one shift of 4.75 hours per week. One establishment reports its security personnel in the Non-Office category is working three 12-hour shifts per week. Another establishment reporting for the three categories of employees indicated some schedules have day, evening and night shifts (8-hour shifts), seven days a week while other schedules are for day and evening shifts (8-hour shifts), five days a week. The remaining establishment responding for the Office employees indicated Laboratory Technicians work one day shift per week and four days per week from noon to 8:00 p.m. Employees are compensated with a shift premium for all hours worked between 4:00 p.m. and 8:00 p.m.

TABLE 18  
INCIDENCE AND CHARACTERISTICS  
CANADA  
SHIFT WORK COMPENSATION  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
SHIFT WORK COMPENSATED	18.8	36.0	53.6	78.9	77.8	95.3
SHIFT WORK NOT COMPENSATED	20.3	17.4	10.9	5.2	7.1	2.3
NO SHIFT WORK	60.9	46.6	35.5	15.9	15.1	2.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF SHIFT WORK COMPENSATION						
I EMPLOYEE ELIGIBLE FOR SHIFT WORK COMPENSATION:						
-ALL EMPLOYEES WHO WORK ON SHIFTS	88.5	90.5	98.6	100.0	96.9	94.0
-SOME EMPLOYEES WHO WORK ON SHIFTS	11.5	9.5	1.4	.0	3.1	6.0
II NATURE OF THE ORGANIZATION'S HOURS OF WORK OPERATION AND THE LENGTH OF SHIFTS:						
-DAY, EVENING AND NIGHT SHIFTS:						
-5 DAYS PER WEEK, 7-HOUR SHIFTS	11.5	4.7	6.8	9.9	4.1	2.7
-5 DAYS PER WEEK, 7.5-HOUR SHIFTS	11.5	30.3	9.5	7.4	2.0	2.3
-5 DAYS PER WEEK, 8-HOUR SHIFTS	7.7	1.1	17.0	6.2	36.0	21.9
-7 DAYS PER WEEK, 7.4 AND 7.5 HOURS PER SHIFTS	15.4	19.5	8.1	17.3	5.1	2.9
-7 DAYS PER WEEK, 8-HOUR SHIFTS	19.5	12.9	8.1	10.5	13.3	23.8
-VARIABLE SHIFTS	11.5	8.0	8.1	8.8	6.1	6.6
III COMPENSATION FORMULA AND RATE OF PREMIUM:						
1. FOR EVENING SHIFT:						
-PERCENT OF SALARY:						
-3% TO 5%	12.0	7.7	5.4	3.2	4.1	5.6
-CENTS PER HOUR:						
-\$0.24 TO \$0.26	3.8	.8	1.4	.3	7.1	4.2
-\$0.30 TO \$0.39	3.8	2.0	6.8	6.9	9.2	18.0
-\$0.40 TO \$0.49	11.5	10.6	14.0	7.1	26.9	25.5
-\$0.50 TO \$0.55	7.7	2.1	9.5	13.5	20.4	14.4
-\$0.60 TO \$0.65	3.8	2.7	5.4	7.3	7.1	5.7
-\$0.70 TO \$0.80	.0	.0	5.4	6.1	5.1	8.5
2. FOR NIGHT SHIFT:						
-PERCENT OF SALARY:						
-4% TO 5%	3.8	.6	1.4	1.5	1.0	3
-6% TO 8%	7.7	11.5	5.4	3.1	3.1	3.6
-10%	7.7	1.1	9.5	7.6	3.1	3.6
-CENTS PER HOUR:						
-\$0.40 TO \$0.49	12.2	10.5	13.9	8.1	17.3	20.6
-\$0.50 TO \$0.57	.0	.0	9.5	9.8	24.8	15.2
-\$0.60 TO \$0.65	11.5	6.8	5.4	7.3	9.2	6.0
-\$0.70 TO \$0.75	3.8	.1	5.4	4.3	7.1	5.1
-\$0.80 TO \$0.85	3.8	4.5	2.7	3.7	6.1	10.1
-\$0.90 TO \$1.00	3.8	7.5	4.1	5.6	2.0	2.4



MISCELLANEOUS POLICIES AND PRACTICES

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SECTION 19: TRAVEL EXPENSE POLICIES





19. TRAVEL EXPENSE POLICIES

In most establishments, some employees are required to travel on official business and guidelines and policies are established to compensate these employees for expenses incurred while travelling.

Table 19 presents the characteristics of travel expense policies applicable in those establishments under the following headings:

- I Employees covered by travel expense policy
- II Maximum reimbursement for taxi fare between employee's residence and airport or bus/train station
- III Receipts required for taxis used on establishment business
- IV Frequent flyer plan points derived from business travel
- V Business/first class air fare paid by employer
- VI Compensation for meals while in travel status
- VII Compensation for hotel accommodation
- VIII Compensation for non-commercial accommodation
- IX Compensation for incidental expenses
- X Financial assistance for weekend travel home
- XI Cost of long-distance telephone calls home reimbursed

EXPLANATORY NOTES

- IV Seven establishments report that they derive a benefit from points accumulated by employees travelling on establishment business. It is expected that such points are to be used to pay for future business travel.

V The following table describes when Business and First Class air fare is paid.

EMPLOYEE CATEGORY

M/P            O            N-O

Position/Salary Level

1	1	1	Permitted for certain positions with the approval of a manager reporting to the President.
1	-	-	Senior management.
1	1	1	Discretionary.
2	2	1	VPs, first class; others, business class.
1	-	-	Chairman, first class.
1	-	-	Service managers always entitled to business class. May travel first class for long flights or when business class seats unavailable.

Long Domestic Flights

1	1	-	More than two hours.
1	1	-	More than three hours.
1	1	-	Always business class or first class if more than four hours.
1	1	1	Over three hours.
1	-	-	Discretionary regarding when justified.

Long International Flights

5	5	5	Business class on overseas flights.
2	-	-	First class on all long international flights.
1	1	1	International flights over five hours.

Combination of Factors

1	1	1	Domestic and international flights over four hours.
1	-	-	Position, long flights and seat availability.
1	1	1	Domestic and international flights over three hours, and seat availability.
1	1	1	Position, length of flight and seat availability.
1	1	-	Domestic and international flights over three hours.
2	-	-	Long flights and seat availability.
1	1	-	Position, long flights and seat availability.
2	2	-	Business class on domestic and international flights over three hours.

1	1	-	First class when economy seats unavailable and on flights over five hours with approval of a VP.
1	-	-	Senior management and economy seat availability.
1	1	-	Long domestic flights and economy seat availability.
1	1	1	Long flights and economy seat availability.
1	1	-	Domestic and international flights over four hours.
1	1	1	Business class for flights over three hours and when economy seats unavailable; first class on overseas flights.
1	-	-	Position and economy seat availability.
1	1	-	Position level and flights over two hours.

TABLE 19  
INCIDENCE AND CHARACTERISTICS  
CANADA  
TRAVEL EXPENSE POLICIES  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
EMPLOYER HAS FORMAL TRAVEL EXPENSE POLICY	85.6	89.7	79.0	83.6	63.5	54.7
NO FORMAL POLICY	13.0	8.3	13.8	5.6	11.9	6.6
EMPLOYEES NOT REQUIRED TO TRAVEL	1.4	2.0	7.2	10.8	24.6	38.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF TRAVEL EXPENSE POLICY						
I EMPLOYEES COVERED BY TRAVEL EXPENSE POLICY:						
-ALL EMPLOYEES	98.3	99.7	100.0	100.0	100.0	100.0
II MAXIMUM REIMBURSEMENT FOR TAXI FARE BETWEEN EMPLOYEE'S RESIDENCE AND AIRPORT OR BUS/TRAIN STATION:						
-DISCRETIONARY	5.9	4.0	6.4	7.1	5.0	2.8
-NO MAXIMUM IMPOSED	85.7	82.4	86.3	85.6	87.4	90.4
-TAXI FARE NOT PAID	5.9	11.0	5.5	5.9	6.3	6.0
III RECEIPTS REQUIRED FOR TAXIS USED ON ESTABLISHMENT BUSINESS:						
* -YES	93.2	91.0	93.6	90.7	91.2	88.4
-NO	6.8	9.0	6.4	9.3	8.8	11.6
+ 1. CRITERIA USED TO DETERMINE WHEN RECEIPTS REQUIRED:						
-ALWAYS REQUIRED	79.2	84.0	80.3	90.0	83.6	88.8
-DISCRETIONARY	7.3	3.2	4.9	2.3	5.5	4.8
IV FREQUENT FLYER PLAN POINTS DERIVED FROM BUSINESS TRAVEL:						
* -ACCUE TO EMPLOYEE AND EMPLOYEE PERMITTED TO USE POINTS	81.4	85.2	83.5	77.2	82.4	74.2
* -ACCUE TO EMPLOYEE AND EMPLOYEE NOT PERMITTED TO USE POINTS	10.2	10.8	9.2	18.3	10.0	11.3
+ 1. ESTABLISHMENT ACTIVELY INVESTIGATING WAYS TO USE POINTS:						
-NO	99.1	98.0	99.0	93.8	98.6	91.1
V BUSINESS/FIRST CLASS AIR FARE PAID BY EMPLOYER:						
-YES	46.6	45.9	38.5	31.6	27.5	25.5
-NO	53.4	54.1	61.5	68.4	72.5	74.5

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"

TABLE 19  
INCIDENCE AND CHARACTERISTICS  
CANADA  
TRAVEL EXPENSE POLICIES  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VI COMPENSATION FOR MEALS WHILE IN TRAVEL STATUS:						
-REASONABLE ACTUAL EXPENSE WITH RECEIPT	66.2	53.1	65.1	53.1	61.2	46.9
-REASONABLE ACTUAL EXPENSE WITHOUT RECEIPT	10.2	10.2	8.3	13.4	7.5	8.5
-PER DIEM ALLOWANCE	9.3	12.0	11.0	9.8	12.5	21.3
VII COMPENSATION FOR HOTEL ACCOMMODATION:						
-REASONABLE ACTUAL AMOUNT	97.5	98.9	96.3	97.2	96.2	93.6
VIII COMPENSATION FOR NON-COMMERCIAL ACCOMMODATION:						
* -GRANTED	32.2	41.2	34.9	33.0	38.8	43.7
-NOT GRANTED	67.8	58.8	65.1	67.0	61.2	56.3
+ 1. AMOUNT PAID						
-FIXED AMOUNT PER NIGHT						
- \$13	7.9	9.1	7.9	3.6	9.7	13.8
- \$15	7.9	10.2	7.9	6.8	6.5	3.5
- \$20	7.9	12.4	7.9	21.9	3.2	17.3
-COST OF GIFT TO HOST/HOSTESS	18.4	27.9	15.8	16.5	19.4	13.5
-DISCRETIONARY	26.2	6.5	26.2	14.8	25.6	4.5
IX COMPENSATION FOR INCIDENTAL EXPENSES:						
-ITEMIZED WITH RECEIPTS	63.0	67.7	61.5	63.9	59.6	64.0
-ITEMIZED WITHOUT RECEIPTS	11.0	12.1	9.2	8.8	6.3	4.9
-NOT REIMBURSED	12.7	10.8	13.8	7.8	15.0	11.4
X FINANCIAL ASSISTANCE FOR WEEKEND TRAVEL HOME:						
-PROVIDED	40.7	45.5	44.0	45.0	46.3	42.4
-NOT PROVIDED	58.5	54.4	55.1	54.8	53.7	57.6
XI COST OF LONG DISTANCE TELEPHONE CALLS HOME REIMBURSED:						
* -IN ALL CASES	33.1	28.9	28.4	23.4	23.8	26.9
* -A MAXIMUM NUMBER OF CALLS PER WEEK	11.9	23.8	13.8	23.3	17.5	23.7
-DISCRETIONARY	38.9	27.8	40.4	30.3	37.3	29.2
-NOT REIMBURSED	13.6	16.0	14.7	19.5	18.8	17.9
+ 1. NUMBER OF TELEPHONE CALLS REIMBURSED PER WEEK:						
-NO MAXIMUM SPECIFIED	71.4	56.9	65.2	52.5	54.2	55.0
+ 2. MAXIMUM AMOUNT PAYABLE PER CALL:						
-NO MAXIMUM	85.6	85.7	81.8	77.6	74.1	63.8

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"





CONTINUING PART-TIME EMPLOYEES

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SECTION 20: CONTINUING PART-TIME EMPLOYEES



## 20. CONTINUING PART-TIME EMPLOYEES

For this survey, continuing part-time employees are taken to mean regular staff members who have hours of work that are less than the establishment's normal working hours. Seasonal or casual employees, e.g. summer students or casual help during vacation periods, are excluded from this group.

It should be noted that the total number of employees presented under 'Incidence - Percentage' is the total number of continuing part-time employees in those establishments which indicated that such employees are present. For those establishments that do not have any continuing part-time employees, zero employees are indicated on the incidence question.

The purpose of this section of the survey is to examine, in general terms, the benefit policies and practices of the employers which apply to this group of employees.

Table 20 presents the information applicable to continuing part-time employees under the following headings:

- I Number of continuing part-time employees
- II Hours in the regular work week
- III Benefit coverage

### EXPLANATORY NOTES

- I Two establishments indicated that several incumbents of job-sharing positions are included in the number of employees reported.
- II In the establishments reporting under the heading "VARIES ON ANOTHER BASIS" a variety of situations were found to be present. In a majority of cases hours per week varied according to the operational needs of the establishment either on a weekly, departmental or a position basis. Still other employers stated that hours worked could vary based on the area of work or time of the year. Several of these establishments identified minimums and maximums placed on the number of hours which could be worked by part-time staff. These formulae were stated on a daily, weekly or as a percentage of full-time hours basis.
- III-1 The majority of establishments providing data under "SAME POLICY AND COVERAGE AS FOR FULL-TIME EMPLOYEES" report sick leave is prorated. The establishments reporting under "DIFFERENT POLICY" have situations varying from covering the benefits in different ways, to service requirements, and coverage maximums.

TABLE 20  
INCIDENCE AND CHARACTERISTICS  
CANADA  
CONTINUING PART-TIME EMPLOYEES  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
CONTINUING PART-TIME EMPLOYEES ARE PRESENT	26.8	100.0	63.8	100.0	37.3	100.0
NO CONTINUING PART-TIME EMPLOYEES	73.2	-	36.2	-	62.7	-
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLANS PROVIDED						
I NUMBER OF CONTINUING PART-TIME EMPLOYEES:						
-1 TO 10 EMPLOYEES	56.8	8.5	40.8	2.2	27.6	5.0
-11 TO 86 EMPLOYEES	16.2	5.4	33.0	13.1	38.3	5.8
-150 TO 400 EMPLOYEES	10.8	21.5	10.3	31.7	19.2	15.8
-500 TO 988 EMPLOYEES	10.8	62.5	3.4	24.3	6.4	16.2
-OVER 988 EMPLOYEES	.0	0	1.1	16.0	6.4	61.7
II HOURS IN THE REGULAR WORK WEEK:						
-8 TO 18.75 HOURS	13.5	6.8	17.0	28.8	4.3	12.3
-20 HOURS	10.8	12.9	15.9	5.8	25.5	11.0
-VARIES BY OPERATIONAL NEEDS	24.4	40.4	15.9	27.0	14.9	9.8
-VARIES BY POSITION AND BY DEPARTMENT	18.9	6.4	9.1	22.8	12.8	3.8
-VARIES ON ANOTHER BASIS	16.2	7.3	8.0	1.2	8.5	12.4

TABLE 20  
INCIDENCE AND CHARACTERISTICS  
CANADA  
CONTINUING PART-TIME EMPLOYEES  
JANUARY 1, 1990

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III BENEFIT COVERAGE:						
1. LIFE, HEALTH AND SICKNESS PLANS:						
-SAME POLICY AND COVERAGE AS FOR FULL-TIME EMPLOYEES	59.5	67.3	56.8	40.5	61.8	24.1
-DIFFERENT POLICY	10.8	2.6	11.4	5.6	10.6	49.9
-NO COVERAGE	21.6	29.7	22.7	28.7	25.5	13.7
2. PENSIONS:						
-SAME POLICY AS FOR FULL-TIME EMPLOYEES	67.6	60.3	70.4	79.8	65.9	73.0
-NO COVERAGE	27.0	38.9	23.9	13.0	27.7	14.6
3. VACATIONS:						
-SAME POLICY BUT PRO-RATED TO HOURS WORKED	75.7	61.4	69.4	59.3	66.0	80.1
-LEGAL REQUIREMENTS ONLY	21.6	34.6	26.1	37.9	29.8	15.3
4. HOLIDAYS:						
-SAME POLICY AS FOR FULL-TIME EMPLOYEES	13.5	18.7	19.3	24.5	25.5	20.7
-SAME POLICY BUT PRO-RATED TO HOURS WORKED	40.6	47.3	37.5	26.8	32.0	63.5
-LEGAL REQUIREMENTS ONLY	21.6	29.0	26.1	41.5	31.9	15.0
-PAID ONLY IF HOLIDAY IS A SCHEDULED WORK DAY	16.2	1.0	12.5	2.1	8.5	.3
5. OVERTIME RATES:						
-PAID AFTER ALL PART-TIME HOURS WORKED	10.8	.5	8.0	.9	8.5	8.8
-PAID AFTER EQUIVALENT FULL-TIME HOURS WORKED	56.8	61.8	73.8	81.6	80.8	84.6
-NO OVERTIME WORKED	27.0	37.3	12.5	1.2	4.3	4.9

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE  
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "\*"







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